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JOHN BULL

Vol. XIII. No. 334 | SATURDAY, OCTOBER 26, 1912. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page 549.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

BULLETS BULLETS BULLETS

A GREAT HIT

RESULT OF COMPETITION NO. 1.

SEE PAGE 559.

GRAVES GRAMOPHONES

YOU might just as well enjoy the fun and join in the laugh. You can have the same songs, the same jokes, by the same Star Artistes who are paid tremendous salaries to amuse London in the great Halls of Entertainment. The GRAVES GRAMOPHONE will give you the finest Instrumental and Vocal Music, the newest Musical Comedy Successes, the most Jovial Songs, the Sweetest Ballads, the Masterpieces of Sacred Music, and everything which can Elevate, Entertain, or Amuse.

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Vol. XIII. No. 334. Week ending Saturday, October 26th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

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93, Long Acre, London, W.C.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

Is Parliament Legal?

We regret that just now we have no time to test this question seriously. We have not, however, in any way modified our view that Members of Parliament are now "holders of office *or places* of profit under the Crown"; and, incidentally, Mr. Lloyd George rather gave the game away the other day when dealing with the question of the deduction for income-tax purposes allowed upon Parliamentary salaries, which he justified on the ground that "in assessing duty chargeable in respect of income tax for anyone holding *public office*, deduction is allowed," &c.!

Did You Notice It?

The other night, Mr. Birrell told the House of Commons that Land Purchase was of more importance than Home Rule; and, of course, the Opposition were not slow to seize upon this splendid advertisement of the policy they will dangle before the Nationalists—drop Home Rule and you can have as much money as you like for land. However, apropos of our recent prediction that Ministers will begin to trim on Home Rule, we ask, as we did last week—did you notice it?

The Roosevelt Lesson.

Shall we be exaggerating when we say that the recent Roosevelt incident conveys a serious and a solemn lesson to our Party politicians? Just as religious fanaticism has been the cause of most of the greatest tragedies in the way of human suffering and persecution, so the rabid hysteria of Party when it is sincere, and the hollow humbug of it when it is professional, is calculated to inflame and unbalance the minds of the poor creatures who take it seriously.

Which Side?

Many readers are asking us which side they ought to take in the Balkan war. This is a bit of a poser. Everyone must admire the Montenegrin. He is a sort of mediæval hero, full of chivalry, braver than any lion we ever met, a sentimental and imaginative giant. The Turks are genial sportsmen, overgrown babies with all a baby's delight in destruction; poetic fanatics who fight like demons, take all risks and at the same time think nothing of a massacre. The Bulgarians are silent, half-savage people, of the same type as murderous criminals who realise no wrong-doing. The Servians are mighty talkers before the Lord, but will shoot you in the back as soon as look at you. At the battle of Slivnitsa both sides ran away, Prince Alexander of Battenberg-Bulgaria hearing of victory only when he had galloped all the way back to his capital. As for the Greeks, they seem to indulge in a perpetual training for an endless Marathon race; they have reduced running away to a fine art.

Mock Neutrality.

While public opinion seems everywhere on the side of the Balkan League, the rulers of the so-called "great Powers" are doing all they can to help Turkey. They induced Italy to make an inglorious peace and free the seas. But their lowest trick has been dictated by the financiers. In spite of their abortive efforts to prevent Mr. Crisp's loan to China, they are now issuing frantic orders to all bankers to refuse credit to the allies. The French have been the worst offenders in this respect, but doubtless Sir Edward Grey and other punchinello politicians are bringing the same illegal pressure. Even £200,000 was refused to the rich Bulgarian State. Meanwhile, a German bank was allowed to rob Sultan Abdul Hamid of private moneys amounting to three and a half millions and send it to the Turkish revolutionary rulers. What a sell for them if the Greeks captured the coins on their way!

The Cabinet Rumpus.

Those who believe that the opening of Mr. Lloyd George's Land Campaign has been postponed owing to the Balkan crisis will believe anything. The simple explanation is that the Prime Minister has forbidden it—and even the Chancellor of the Exchequer dare not resign in the present condition of foreign affairs.

Our First List of "Bullets" Prize Winners—see page 559.

Memo. to Mr. Lloyd George.

We are constantly calling the attention of the Chancellor of the Exchequer to the manner in which the big Industrial Assurance Companies are endeavouring to turn their Approved Societies into canvassing and arrears-collecting agencies for their own benefit. To the extracts we have already given from "Prudential," "Pearl," and other circulars, we now add this from an official communication issued by the "Royal London" to its agents:—"The new connections which you may thus obtain will be of *immense value to you*. You will see what a great advantage any agent will have who has the privilege of taking the sickness, maternity and disablement benefits to the homes of the people, and you should lose no opportunity of securing this privilege for yourself by enrolling members."

Mr. Masterman Again.

In the Commons on Wednesday our friend Mr. Masterman was forced to admit that the National Insurance Commissioners had not enquired into the antecedents of the promoters of certain Irish insurance companies which had received their approval under the Act, some of the said promoters having been associated with companies that were liquidated or in financial difficulties. We take the liberty of believing that the honourable gentleman, in his private capacity, did not engage even the charwoman who polishes up "the knocker of his big front door" without satisfying himself as to her respectability, and we suggest to him that the approval of Societies working the Act might well be conducted under the same precautions. We are fully aware that it would be an innovation to conduct the business of the country and to safeguard the interests of its people on ordinary common-sense business lines. And, as will be seen from the article on another page, at least one of the concerns working the Act in England has been in financial difficulties.

Foot and Mouth Disease.

One of the Parliamentary jokes of the week is really very good; and so is the other. Sir Charles Hunter, the M.P. for Bath, evidently opens his mouth only to put his foot in it. He thought he had made quite a clever score the other day when he asked whether Members who receive salaries ought not to attend regularly to their duties—until somebody bobbed up to remind him that he had himself been absent from 253 divisions last year and from 128 this.

The Other Joke.

The other joke is at the expense of the Ulster King of Arms, Sir Edward Carson. Mr. Bobby Harcourt jumped up to inquire of Colonel Seely, the War Minister, whether the Army Regulations permitted Sir Edward Carson receiving a Royal escort. "Sir Edward Carson's escort in Ulster and elsewhere," replied the War Minister, "is that which is common to reigning Sovereigns, Princes of the Blood, and Presidents of Republics." With such flippancies as these do M.P.'s while away the unhappy hours! For, you see, there is really very little just now in the affairs of the country requiring serious attention!

A Freak?

A clergyman who advertised for an organist received the following reply:—"Dear Sir,—I notice you have a vacancy for an organist and music teacher, either gentleman or lady. Having been both for several years, I beg to apply for position"! We can only retort from the old Latin grammar:

Common are to either sex:
Artifex and Opifex.

The Submarine Service.

The appeal of the Mayor of Portsmouth on behalf of the relatives and dependents of the victims of the latest submarine disaster is one that the nation should render wholly unnecessary. The men who volunteer for the dangerous submarine service are not talkers, they are doers, and here are the articles of their creed: "We do not worry about death; we know that in the moment of collision the actual shock would stun us and render us unconscious; next, the poisonous atmosphere would kill us. It would be a sharp, sudden, painless death, and we should never know of it, so we do not worry about it. *All we worry about are the ones we leave behind us.*" With heroes taking these risks cheerfully day by day, it is up to the State to see that their one worry shall never trouble them again. It is the very least we can do for men of this breed.

Risking it at Rosyth.

From a Correspondent:—"Are the naval authorities alive to the fact that the Germans are running colliers regularly every week from Methil (Firth of Forth) to German ports, these vessels being of 14 knots and all fitted with wireless? Now, Methil is quite close to the new Rosyth naval base and the Forth Bridge, and the intelligence which these colliers are able to collect constitutes a national danger. Surely the Forth Bridge should be protected in some way. It is quite possible that the opening of hostilities by Germany would take the shape of blowing up the bridge, one shell well placed being sufficient to block the Channel with *débris* and bottle up all the vessels in the station. Another weak point is the absence of proper defences at the entrance to the Forth, such as a submarine and torpedo harbour. An alternative to the construction of these—and the only device, apparently, for counteracting the blowing up of the bridge by airship—would be the making of a canal from the Forth to the Clyde, which, in addition to ensuring to warships a channel, would be very useful for commercial purposes." We pass the suggestions on to Mr. Churchill and Colonel Seely.

Another Source of National Danger.

Another correspondent calls attention to the employment of German and other foreign waiters in officers' messes on board Government vessels or ashore. We have before commented on the presence of such aliens on his Majesty's ships-of-war, and our friend now says that "at least one foreign waiter attended the officers of a company of the 7th Royal Highlanders during their annual training this year near Crieff, and in a prior year at Burntisland." We commend the attention of Colonel Seely and Mr. Churchill to this matter also.

A Sporting Parson.

From time to time we have unpleasant things to say about the kill-joy type of parson, and it is, therefore, a pleasure to be able to say something nice about the other sort. The Rev. John Coxon, curate of Delaval, Northumberland, in his Vicar's absence, indites the following monthly address to his parishioners: "Some ministers and Churches have uttered anathemas against nearly every form of amusement, but have not provided anything to take the place of what they condemn. Football attracts thousands of people as spectators, and provides them with healthy and manly entertainment instead of leaving them to seek their Saturday afternoon enjoyment in other atmospheres. There is to-day too great a distance between the adherents of sport and the religious life of the Church. If the two were drawn closer together things would seem in a different light. Man was made to play as well as to work." Bravo, Coxon! The miners of the North evidently have a parson after their own hearts.

A Reader Wins £10.—Who's Who on page 559.

Legal "Aid."

We have recently received many enquiries about the Provident Legal Aid Society, and replied with suitable warnings. Now we read that, when a man named Foreman was charged with begging, he pleaded that he had been provided with a book of the Society's coupons and pestered people to buy penny vouchers entitling them to free legal advice. Mr. Hopkins, the magistrate, was informed by the Society's representative that the coupons were given away, more or less as an advertisement, and that Foreman was allowed to keep any pennies he collected. Mr. Hopkins sentenced the defendant to 5 days' imprisonment, and said he was sorry that there was a society like this to help beggars. As a matter of fact, such societies are usually touting agencies for shady solicitors who grow fat out of the accident claims by workmen thus brought to them, and which they often conduct in a manner very prejudicial to their poor clients. However, there is no sort of excuse for sending Foreman to prison. He was no more begging than if we had given him a quire of John Bulls and told him he might keep the proceeds for rent or drink.

Holborn Infirmary Scandal.

The Holborn Guardians are faced with a difficulty. They must either get Parliament to pass a Bill to give them power to place all the pauper inmates of the infirmary in the lethal chamber, or they must engage more nurses to look after the sick and lame. At the present time, nurses are working from 7 a.m. to 8 p.m. with two half-hours off for meals—*i.e.*, a twelve-hour day, and seven days a week. Not bad for women! Some of the wards contain 60 patients, and one night nurse is supposed to attend to the whole lot. No wonder some of them have been dropping down with fatigue.

Bournemouth Trams.

Now that Bournemouth is again in the throes of an agitation for Sunday trams, some of those nice, well-meaning folk who spend their leisure in delivering tracts for the good of their fellow-men are on the war-path. One sent to us by a Bournemouth householder is entitled, "The Sabbath Trader." It is a dialogue between a supposititious trader and a visitor, one of whose statements is this: "I will tell you what I mean. When God made the world, He divided time into portions of seven days. He commanded men to work on six days, and to rest on the seventh." And this in the twentieth century, with biologists and geologists about! Surely nobody whose opinion is worth a rap on the Sunday question can advance it as an argument that the seven days to which reference is made were days of twenty-four hours? How many Bishops and professors of theology will be prepared to stake their reputation for sanity on such a division of Creative time? How many who support the "Lord's Day Observance Society," for instance?

Canonical Humbug.

By-the-bye, one of the leaders of religion who have been making such a spiritual and moral spread in Bournemouth against Sunday trams is Canon Daldy. Canon Daldy thinks Sunday trams very wicked and very unnecessary, and yet he has not a word to say against the Sunday broughams and other carriages in which some of his congregation, well able to walk, drive to and from his church and to and from other churches in Bournemouth. The well-to-do may drive in their carriages and taxis and motor-cars on Sunday, but people who cannot afford such luxuries must—walk. What preposterous humbug!

Athenian Ambiguity.

The Greek Trades Unions are appealing to the Socialist parties of Europe and America asking them "to support the working classes in respect of the struggle in the Balkan States." Yes, but which working classes? Surely the Turkish peasant works at least as much as the frequenter of Hellenic coffee-houses. Besides, we thought Socialists wanted to stop all war.

An Extraordinary Discrepancy.

A most glaring instance of the chance nature of the judicial punishment which any particular delinquent may receive is that of the case of the two men Russell, father and son. Some time ago, a man named Thompson was sentenced to three years' penal servitude for forgery. The conviction was quashed and the man pardoned on the subsequent discovery that the real offenders were the Russells. When, however, they were put on trial at the Central Criminal Court a few days ago, they were sentenced, not to three years' penal servitude, but to a few months' imprisonment in each case. Which is another proof that justice is one thing and a judge's liver another.

A Fatal Kiss.

The suicide of Constance Eyles, the Sutton (Surrey) dental nurse, is a tragic business. The man in whose house she was employed, Mr. Harry Hirst, was her natural protector. At times he had kissed her, and she had resented his familiarities. On the last occasion, he had his arm round the girl's waist "when his wife opened the surgery door," and, to use his own words at the inquest, "caught them together, and there was a scene." His wife insisted on the girl leaving at once, but a day or two afterwards she called at the house, and having taken some strychnine she found in the surgery, sought an interview with Mrs. Hirst in the dining-room, where she "gradually slipped down from her chair to the floor" and died. The part played by this Sutton dentist in the distressing tragedy is not rendered the less discreditable by the frankness with which he avowed it and the regret he expressed for it.

Quashed.

Will magistrates and prosecuting policemen be kind enough to take note of the fact that the Lord Chief Justice and Justices Channell and Avory have quashed the conviction of a Streatham burglar because "the judge at the trial innocently, but wrongly, informed the jury that the appellant had been previously convicted and that this might have influenced the minds of the jury and led them to convict him"? On several occasions we have had to censure the habit of police officials using the past records of prisoners for the purpose of prejudicing the Court.

Birmingham Infirmary.

We are pleased to say that our recent articles have had good effect. The nurses' meal time has been lengthened, and members of the Visiting Committee have inspected on several occasions the food supplied to the staff, and have condemned portions of it. We are told also that butter will soon be supplied instead of margarine. Substitutes may be very wholesome, but we prefer the real thing.

Pay or Quit.

A Honiton correspondent tells us that while on a visit to Ottery St. Mary, about five miles distant, a man at the church door, who said he was the caretaker, demanded threepence as an admission fee, and on it being refused barred the way. This is such a new way of taking the collection that perhaps the vicar of Ottery St. Mary will explain?

Everybody thinks "Bullets" are "Bu'ly." See page 558.

Betting and Bookmaking.

One of the reviewers of Lord Rossmore's Memoirs confesses himself disarmed by the author's confession: "I am a better hand at making a bet"—(is this a feeble pun?)—"than writing a book." Instead of being disarmed, we are rather impelled to ask, "Why write a book at all?" The answer, of course, is that he did not write his memoirs himself; he merely told them to Mrs. ffoulkes, the same ghost who interpreted Lady Cardigan's scandals. However, he is a cheery dog and some of his yarns may raise laughter in smoking-rooms. But the following is surely a little *too* "chestnutty":—"An old offender was asked, 'You here again?' 'Yes, your honour.' 'What's brought you here?' 'Two policemen, your honour.' 'Come, come, I know *that*—drunk again, I suppose?' 'Yes, your honour, both of them.'"

Ordnance Maps.

During the recent military manœuvres the invading army discovered a town which was not marked upon their maps. The town was the Garden Suburb of Letchworth, on the main road out of Hitchin. We venture to think that the place would appear on any map in the possession of Germany, and it only goes to show that the department responsible for our ordnance surveys is hopelessly slow and out of date. If to-day you ask for a map of Kingsway and neighbourhood you cannot get it. Kingsway and Aldwych do not exist as far as survey maps are concerned. And so it is with all other thoroughfares and places built or altered since 1899, London and the provinces not having been surveyed after that year. The Ordnance Survey Department wants waking up.

The Distance Qualification.

We have often commented upon the absurdity of the registration laws, which disfranchise a man for removing across the street or changing from one room to another in the same lodgings. But the climax has been reached in the case of a man in a remote district who has to walk 15 miles to the poll and whose vote has been allowed on that account. We wonder what was the precise train of thought. Did the Revising Barrister think to himself, "Oh! we may as well give him a vote because he won't use it unless he is very keen about it"? If so, we venture to ask what is the precise distance from the polling-booth which suffices to constitute a claim. Ten miles? Five miles? Why not one mile? It is like the old puzzle: "What number of people constitutes a crowd?"

H.M.S. *Niobe*.

When H.M.S. *Niobe* departs the eastern shores of Canada the Dominion will be without defenders and without dancers. The object of its return to this country is to fit out a new crew. "Sailors in need of a rest cure and those who do not mind doing the greater part of their cruising on land," says the Montreal *Star*, "ought to be recognised as having claims to consideration. No ship in the British Navy offers such advantages to seamen interested in market gardening. Few can confidently guarantee a more comprehensive training in entering and leaving dry docks, or in the conditions of life on a practically permanent naval adjunct to a stout wharf." From which we gather that the *Niobe* has been in a state of disreputable disrepair most of the time she has been on her Canadian station. Timed to leave Canada in November, she is confidently expected to arrive in England in time to salute the Judgment Day with a salvo of cannon.

Land Settlement for Soldiers.

We are asked by a couple of field-marshals, several noble lords and other persons of title, to give publicity to a scheme for Land Settlement for soldiers—and, incidentally, to ask for funds for the same. We beg to decline. When we get a Business Government we shall have none of the tomfoolery of short service. We shall make the soldier's conditions so good that he will not want to leave the colours. It may be possible to make a soldier of a farmer; but a farmer of a trained soldier? We doubt it.

Christmas Card Sweaters.

The Christmas card trade is now at its height and the daily and weekly journals are full of advertisements offering high commissions to agents. As much as 50 per cent. is being paid by some of the firms, and this prompts us to ask, how it is done? We are afraid it is the girl-worker who suffers. We speak particularly of those who work at home. Some of them are real artists, but have to toil hard all the week for a sum which is just sufficient to keep body and soul together. We have in mind a girl gifted with the brush: she paints a gross of cards a day, working from early morn to late at night; her income for a few months is about ten shillings a week. These are the conditions under which many of the cards are produced. Tokens that should remind us of peace and goodwill bring to our mind thoughts of sweated and wrecked lives. Readers should deal only with firms of repute and high standing when placing their orders.

Starting Work.

The other day the judges of the King's Bench Division started work after recruiting their exhausted energies for ten weeks. When we say judges, we mean seven of them, and when we say work, we mean that they arrived in court after 11.0 in the morning and strolled home before 1.30 in the afternoon. Perhaps this was intended as a practical demonstration of their allegation that more judges are needed. Actually, it is a practical demonstration that we can do without some of them if Parliament will make the others work.

A Franchise Suggestion.

Whilst the Government are about it, they might introduce a clause into their Franchise Bill dealing with the disfranchisement of hundreds of men who, in no way responsible for recent strikes, have had to accept Poor Law relief and are consequently now deprived of their votes. Even the Conservative Government inserted a provision in its Unemployed Workmen's Act of 1905 to the effect that temporary work, or other assistance given under the Act, should not disentitle the recipient to his vote; a similar protection is to be found in the Provision of Meals Act of 1906, and also in the Old Age Pensions Act of 1908.

Justice.

Judges at Assizes have frequently, and strongly, criticised the action of magistrates in not admitting to bail prisoners who by every elemental right of British justice are entitled to claim it. The case cited by Lord Harris, as Chairman of the Canterbury Quarter Sessions, is in point. He found that two prisoners charged with stealing sailcloth valued at 5s. had been in custody for three months awaiting trial. It is simply disgraceful that a body of men called "justices" should keep men in gaol for so long on such a charge—the more disgraceful when, as subsequently happened, they were acquitted on their trial. The law has a maxim that there is no wrong without a remedy. Will somebody tell us, please, what the remedy of these men is?

Our Prize Distribution. List of Awards on page 559.

ROYAL COMMISSIONS.

Some time ago we drew the attention of the House to the fact that the Royal Commission for the Exhibition of 1851 was, and is still, in existence, with a president, secretary, and a host of other paid officials. We have alighted upon another. The Royal Commission appointed to inquire into the causes of distemper among dogs completed its sittings over five years ago. It is still alive, but no Report has yet been given to the anxious dog lovers. By the way, what about that Report of the Divorce Commission?

WAR CORRESPONDENTS.

To save public disappointment we wish to announce that the Balkan War is not being waged to sell the *Daily Mail* and other enterprising treatises, as their readers might suppose. Most of the war correspondents who have "gone to the front" look like being left at the back. Indeed, one of them sent to join the Montenegrin forces is already lamenting that in consequence of the shortage of food supplies in those parts, the hotel at which he stays has run short of breakfast butter. But life is full of compensations. While he is in that hotel he will at least be able to save his bacon. Besides, he will be less interrupted when writing graphic details (by an eye-witness) of sanguinary conflicts.

THE WEEK'S "CHESTNUT":—

A girl was on the verge of drowning in a river, when she was suddenly saved and brought home unconscious. On recovering her senses, she told her father that she was determined to marry her rescuer. "That is quite impossible," was his reply. "Why, is he married already?" "No, but he happens to be a Newfoundland dog."

RHYMES OF THE TIMES.

MAN OR DOG?

A discussion has been raging in the Press,
Which I fear is symptomatic of the age,—
It has shown that lovely woman
Can be rather less than human,
When canine pets her sentiments engage:
Fair readers were invited to confess
(And thereby public interest arouse)
Which, in case of fire occurring,
First to rescue they'd be stirring—
Their dog, or harmless, necessary spouse?

Alas, for simple man's innate conceit!
He now has learned that in some wives' regard
The dog that licks their face
Occupies a higher place
Than the husband who adores and labours hard:
What though the clothes they wear, the food they eat,
Their home, their jewels, are by him supplied?
If death their dog or man
Should threaten to trepan,
They'd sooner—of the two—their husband died!

Such women—wives, forsooth!—themselves admit
To be fit mates for dogs, but not for men;
In kennels they should dwell
With the dogs they love too well,
And have a bone thrown to them now and then:
Surrounded by their litter, they should sit,
Snapping at flies, and blinking at the sun,
Till man their degradation
Might look on with indignation,
And spare an hour to take them for a run!

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For inserting under the heading of "BRIGHT *News from all Quarters,*" *the report of the sudden death of the master of a steamship,*

THE LIVERPOOL ECHO
TAKES THE BISCUIT.

For placing the following item on the programme of a "Musical Evening" in the Highfield Road P.M. Church, Doncaster: "Chorus: 'I'm going to my lonely bed' (UNACCOMPANIED),"

MR. P. H. BLIGH
TAKES THE BISCUIT.

For stating that: "A TWO-YEAR-OLD CHILD *who started physical culture at the* AGE OF THREE YEARS, *is said to be the most perfect* WOMAN *in the world,"*

THE OXFORD REVIEW
TAKES THE BISCUIT.

For stating in the "Dew Drop and Young Herald," that: "Nearly every form of crime from bad to worse is done through DRINK. *Now you see what I mean by giving you a word of warning and* ENCOURAGEMENT TO BEGIN YOUNG,"

MR. THOMAS HEATH (of PLYMOUTH)
TAKES THE BISCUIT.

For publishing amongst its rules the following: "That no player can be chosen for a reserve team entered in this League who has played more than THREE TIMES *for the* FIRST TIME,"

THE MARYLEBONE AND PADDINGTON DISTRICT FOOTBALL LEAGUE
TAKES THE BISCUIT.

For advertising in "The Evening Express" (Aberdeen) a "Wanted, a FEMALE BOOT; *must be* HEALTHY,"

"No. 234, *EXPRESS* OFFICE,"
TAKES THE BISCUIT.

For referring to: "A significant corollary to the statement MADE LAST YEAR *by Mr. McKenna regarding the fatalities caused in London during* THE PRESENT YEAR *by motor-omnibuses,"*

THE BIRMINGHAM DAILY MAIL
TAKES THE BISCUIT.

For placing asterisks against the following lots in their recent Sale: "An old Persian rug; Ditto; A large Turkish colour reversible wool rug; A ditto bordered rug; A large Persian-design silk pile carpet, 9 ft. by 5 ft.; Four Wilton pile rugs,"—the meaning of such mark being given as: "The above were SHOT *by the late Rt. Hon. Cecil Rhodes,"*

MESSRS. DEBENHAM, STORR & SONS, LTD.,
TAKE THE BISCUIT.

*For stating that a certain gentleman was "*BORN *in London in* 1851, AFTER HAVING SERVED HIS ARTICLES TO A FIRM OF ARCHITECTS IN BATH,"

THE HANTS AND SUSSEX NEWS
TAKES THE BISCUIT.

For publishing a post-card bearing a likeness of His Majesty and stating it to be of "H.R.H. the PRINCESS OF WALES,"

MESSRS. STEWART AND WOOLF,
TAKE THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

A Record Hit—Our "Bullets" Competition, page 558.

LIPTONS AND BRIBERY.

EXTENSIVE CORRUPTION OF CANTEEN AUTHORITIES—AMAZING DOCUMENTS.

Everyone has heard of Lipton's Limited, and most people remember the excitement when, fourteen years ago, the Company was formed, with a share capital of two and a quarter millions, and half a million of debentures. And they have wondered how it has been possible for so heavily capitalised a concern to pay substantial dividends upon its Ordinary stock, more especially as in the popular mind the business of the Company consists mainly of retail provision shops and tea rooms, involving the payment of managers and inspectors, and competing with the large stores and other energetic rivals. Whether any great revenue is derived from these establishments we are unable to say, but if such be the case the fact reflects great credit upon the ability and enterprise of the central administration. But, be that as it may, there can be no doubt that very much of the Company's earnings comes from sources of which the general public sees and hears nothing—special contracts with great Public Departments, and so on. Amongst these is an enormous business with military canteens and institutes. The competition for such contracts is extremely keen, but hitherto Lipton's have succeeded in securing very many of them. Now it is common knowledge that until a few years ago there existed a huge system of bribery in connection with the securing and retaining of these profitable orders; and, indeed, that was one of the grounds upon which the Prevention of Corruption Act was passed in 1906, the main object of which was—

> To prevent the corrupt acceptance by any agent of any gift, or consideration, or reward as an inducement for doing or forbearing to do any act, or for showing or forbearing to show any favour or disfavour in relation to his principal's business, and to prevent any person corruptly giving such agent any such gift or consideration or reward in relation to his principal's business.

It will come as a shock to the public to learn that in the case of Lipton's these salutary provisions have been utterly disregarded in connection with its military canteen department, and that down to a recent date, at any rate, wholesale corruption prevailed.

Let us hasten to say that, so far as the evidence before us goes, we have no reason to think that Sir Thomas Lipton himself was in any way a party to this system. Indeed, the story we have to tell ends somewhat abruptly with a letter from the Military Manager of the firm intimating that certain matters had come to the knowledge of Sir Thomas, with the result that there was "a flutter in the dovecotes"; but, as showing that there was no intention of discontinuing the old practice, the Inspector to whom the letter was addressed was assured that he would "hear again presently"—the concluding sentence being, "*In the meantime, you will have to make your Johnnies mark time.*"

We assume, therefore, that Sir Thomas—best of sportsmen—will thank us for the information we are about to reveal.

Our Indictment.

That the system has existed for many years we have not the slightest doubt, but the story we have to tell commences in the year 1904 and goes down to the end of 1910. Stated shortly, our allegation is that through the Manager of the Military Department the Company's Inspectors of Canteens were instructed to keep on good terms with sergeants-cooks, and others who might have any influence with the Army authorities in obtaining and renewing contracts, and for this purpose were authorised to make secret payments to these individuals. Such payments took the form of either lump sums or regular monthly or quarterly allowances—contrary, of course, to both the War Office Rules and the provisions of the Prevention of Corruption Act. So far as the War Office Rules are concerned, they are extremely stringent and are to the following effect:—

> Any bribe, commission, percentage, gift, loan or advantage (direct or indirect) given, promised, or offered by, or on behalf of the contractor or his partner, agent, or servant, in relation to the obtaining or the execution of this contract, to any person connected with the unit, or to any member of his family, or to any institution or club connected therewith, subjects the contractor to cancellation of his contract and disqualifies him from holding any future contract for the supply of articles to a regimental institute.

We can support our indictment by extensive quotations from letters, the originals of which are before us enclosing various sums of money, and sometimes containing explicit directions as to the individuals who are to receive them. We can show that one Inspector was told "to keep tips as low as possible and only pay when absolutely necessary"; that he was requested to "send by return the usual list of suggested gifts for the district"; that he was to "get hold of" a certain Canteen Manager who had "great influence with Col.——," and to tell him that the firm would "give him something if necessary"; that he was to inform a certain official that the few forts which the firm had at a particular centre "did not warrant what he was getting, *especially as he had no information to give*"; that he was to see a certain manager and "do the needful"; that he was to "send an account showing payments made and I [the Military Manager] will send you the money"; that he was to assure the cook at another centre that "of course, we must pay him what we agreed"; that on one occasion he was warned that "firms (especially ours and———) are being watched, and not only us but the recipients would get into serious trouble," but was, at the same time, assured "if anybody cuts up really rough we can make it up later on"; that upon another occasion he was told "regarding payments, use your own discretion; *we must avoid friction*"; and so on. We have in our possession lists containing the names of the officials and subordinates who were to receive these secret gifts—together with a variety of other documents of an amazing character.

The evidence in our possession leaves no doubt in our mind that the system was thoroughly known and recognised at the Head Office of the Company. Indeed we can give no better proof of this than by quoting a letter received by us a few days ago from the Military Manager of the firm during most of the time with which we are dealing, although, as we have already said, it is, in our view, only fair to omit Sir Thomas himself from the general category of those who were responsible for the system of corruption. Here is what this ex-official of the Company says:—"Any documents relating to Messrs. Lipton and myself during the time I was in their employ can only refer to matters in which I as their servant carried out their instructions."

Over 500 Readers Win "Bullet" Prizes. See page 559.

"GENTLEFOLK" WITH "TAKING" WAYS.

FLETCHER PULLS THE "CROSS"-BOW.

The following recently appeared in the Press :—

> POSITION £2 weekly offered Gentleman with £60; reside Birmingham; genuine; not partnership. State age and full particulars. Fletcher, 5, Strand Street, Liverpool.

One of those who responded to the advertisement received a letter, which had obviously been reproduced wholesale by some multiplying process, in which Mr. J. Fletcher, writing on paper headed "'Gentlefolk' and 'The Great North Magazine,' J. Fletcher, Proprietor," started by telling his unknown and unseen correspondent, into whose character he could, of course, have made no enquiry, that "provided that you are fairly well-educated, of good appearance and gentlemanly, I shall be willing to give you a position on this journal." The job offered was to "interview business people by appointment and to take notes of whatever is seen, the goods made, etc." The gentleman with £60—or, rather, minus that amount by this stage—was then to go away "leaving as good an impression behind as possible." "The £60"—naturally the first place is accorded rather to the employment of this sum than to that of its late holder—"would be subject to one month's notice of withdrawal."

We are rather surprised that one of our readers should ask our opinion on an offer of this kind. As we have before pointed out, Fletcher's "rag" is nominally published at 1s., but has no real circulation, beyond a few copies given away by the silly people who have been induced to pay exorbitant sums for the making of blocks to illustrate "gratuitous" puffs of their businesses.

In working a trick of this kind, it is obvious that a good impression must be left upon the dupe until his cheque has been received. We wonder whether any of the interviewers will, while taking notes of "whatever is seen," make a record of the quantity of "green" in the prospective victim's eye.

By the way, Fletcher appears to be attempting to tap the Sheffield district, for he has written to a firm of manufacturers that he is preparing for press his "important journal," in which he purposes publishing an illustrated article on that city and district, and is desirous of giving particulars of some of the principal business enterprises—including that of his correspondent. And this was sent to people who some time ago were nearly "had," for they had commenced to do business in reference to an illustrated article in Fletcher's sheet, but cancelled all negotiations after communicating with us, and thereby saved themselves an expense of £20 for blocks. It is interesting to note that the "chiel" who came amongst them "taking notes" ordered a suit for which he has never paid.

After all, however, there is something appropriate about a fletcher plucking geese!

WAR OFFICE SHIELDS A SCOUNDREL.

PROTECTION FOR A COWARDLY DECEIVER.

A young woman tells us that at the age of twenty, while an assistant in the Post Office, she made the acquaintance of an Army reservist, aged twenty-five. Under promise of marriage he betrayed her, and she had to leave her employment. Shortly afterwards he disappeared, and all efforts to trace him failed. Eventually his address was obtained from the War Office. He was written to, and replied making an appointment which he failed to keep, though he wrote promising to send money for the maintenance of his offspring when he received his next Reserve pay. He, however, immediately changed his address, and nothing has been heard from him since. The War Office, for some unaccountable reason, decline to state where he has gone, but undertake to forward any letters. He has been written to through this medium time after time, but without avail. The young woman has supported the child for two years, and is now in dire straits. We should like to know how the War Office justifies its action in withholding the father's address, and thus assisting him to evade his legal obligations. Perhaps the man will now reconsider his position; failing this we may ourselves try to run him to earth.

EX-PRISONERS' PLEASANT REMINDER.

PIN-PRICKS FOR PUBLICANS, PAWNBROKERS AND POLICE.

For sheer cant the St. Giles' Christian Mission for Discharged Prisoners would be hard to beat. One of their huts is erected quite close to Wandsworth Prison. At 7.30 on Thursday morning last we paid the old lady in charge there a visit. The wall was plentifully bespattered with pointed Scriptural texts, such as "Cease to do evil—try to do good." The coffee, margarine and bread—and also the texts—were awaiting 8 o'clock, when a batch of some thirty prisoners would be discharged. After our inspection, we strolled up to the prison gates and saw the guests speeded. As each one stepped out, an agent of the Mission handed him a card on which was printed :—

THE ST. GILES' CHRISTIAN MISSION FOR DISCHARGED PRISONERS.

DEAR FRIEND,—You are kindly invited to partake of COFFEE and BREAD AND BUTTER Free of Charge, at the MISSION HOUSE, six doors on right on leaving the Prison.

"Inasmuch as ye have done it unto one of the least of these My brethren ye have done it unto Me."—*Matt.* xxv. 40.

Now on the reverse side of the card is a cartoon, which we think is well worth reproduction.

Surely a pretty document to give a discharged prisoner. And a libel in the bargain. We wonder what the publicans who have standing on their counters collecting-boxes for this St. Giles' Mission will think of it. As regards the police, they should be able to get a bit of their own back. We can guess what the pawnbrokers will say!

We make no comment on the quotation from St. Matthew beyond pointing out that, of all the Disciples, he was the one who most denounced the Pharisees. We would urge the Mission officials to read chapters v., 20; xvi., 7; xxii, 15, and the whole of chapter xxiii.

"RATTLE HIS BONES OVER THE STONES."

BURIED A DAY TOO SOON.

Poor George Gasnell had the misfortune to get landed in the Whitechapel Infirmary—and the impudence to die there. Of course, he had to be buried, so his next of kin and heir to all his property was notified thus :—

WHITECHAPEL INFIRMARY,
VALLANCE ROAD, WHITECHAPEL, N.E.
NOTICE OF DEATH.

From The Steward of the Infirmary. 1.10.1912.
To Mr. TAYLOR.

I beg to inform you that George Gasnell, aged 59, died this day. If you have any request to make respecting the Funeral, please fill up and return the Notice attached, before Friday next, otherwise the Funeral will take place on Saturday at 2 o'clock p.m., at the Roman Catholic Cemetery, Leytonstone.

The heir to the deceased's property, having to work for his living, was thankful that it was to be a Saturday funeral. But two days later another memo. was received by him, which read as follows :—

I am instructed to inform you that no coach follows the funeral, If you wish to be present at the burial, you must go to the cemetery by train, time of burial as stated on death notice.

Saturday came and the funeral party made their way to Leytonstone, to pay the last tribute of respect to their old friend—only to be informed that Gasnell had been buried on the previous day! No wonder the poor so hate the idea of a pauper funeral!

"Bullets" still Booming. Have a Shot this week. See page 558.

WHERE IS THE BABY'S BODY?

A HARRINGAY UNDERTAKER'S RETICENCE.

On April 5th the wife of a Harringay tradesman, Mr. A. W. Ryan, gave birth to a male child, who lived for four hours only. The father went to an undertaker, Mr. C. A. Crossley, of 469, Green Lanes, and made arrangements for the burial, at an inclusive fee of 10s. 6d., handing him the Death Certificate.

After a lapse of three weeks, they not having been forwarded as promised, Mr. Ryan called on Mr. Crossley and requested that the name of the cemetery and the number of the grave should be given him. The undertaker replied: "My cousin did the job. It was buried at New Southgate or Chingford." He, however, promised to send particulars. This second promise remaining unfulfilled, the father called again, to receive the further excuse that the cousin was "away at camp." Eventually the person indicated was interviewed, and promptly disclaimed having had anything to do with the matter.

Mr. Crossley then gave the father—who was by this time considerably disturbed regarding the fate of the child's body—the number of the grave as "A. J., 263, Chingford." A search through the books at that cemetery, however, proved futile, for no child of its surname had recently been buried there. Action was then threatened, and the undertaker a couple of days later wrote as follows:—"I enclose you number of your child's grave"—the enclosure being an official card worded:—

GREAT NORTHERN LONDON CEMETERY.

Name.....Ryan.....
Section.....A. M..... *No.* 836.....
Surface right of Common grave can be purchased, £1 1s.
Turf and Mould .. .. 5s.
W. C. STOKES, *Superintendent.*

This, no doubt, would have satisfied many fathers, but Mr. Ryan was now very suspicious, so he pursued the matter. He paid a visit to the Great Northern Cemetery at New Southgate, and subsequently received the following from the Superintendent:—

> Since your visit here on Saturday last I find my clerk gave Mr. Crossley the No. Card you have, quite on the statement of Mr. C. of its having been buried here. I should, therefore, be glad if you will let me have the card at your convenience.
>
> I have had all our books, receipts and certificates examined, and we have no record of any name "Ryan."

Mr. Ryan now felt that his own efforts to clear up the mystery were unavailing, so he applied at the Highgate Police Court for a summons to compel Mr. Crossley to disclose the burial place of the child. He was, however, informed by the magistrates that they could not assist him—so he asks us what he shall do in the matter.

To be perfectly frank, we hardly know. If he *did* discover where his child was buried, there would possibly be found another family with a grievance—for it is a fairly common practice among undertakers to bury such infants in a coffin with some adult in no way related to it, or to dispose of them in other ways.

As to where the child is buried, it is mainly a matter of sentiment, and the principal point—as it appears to us—is, where is the death certificate? Has Mr. Crossley still got it in his possession?

It will be remembered that, to show the laxity which sometimes exists, we recently reproduced a death certificate issued in the ordinary way, but which, with many others, had not been delivered up by an undertaker when burying the body. That such a state of affairs should be possible is a scandal, for the possession of a certificate is a warrant for the burial of a body, no matter how death has arisen. Had Crippen only been aware of this facility for disposing of the evidence of murder, he would never have been hanged!

"GETTING THE BULLET."

£100 FOR A LONDON READER.

We heartily congratulate Mr. B. M. Gregory, of 42, Nelson Square, Blackfriars Road, on being the first of our readers to "Get the Bullet," thus winning the substantial sum of £100 for constructing from the given phrase, "PoppinG the QueStion," the Bullet, "Glad 'Aye' Sought."

THE TRIBULATIONS OF A "TITANIC" SURVIVOR.

"OUT OF THE JAWS OF DEATH"—INTO THE WORKHOUSE OR PRISON?

We have upon several occasions commented on the mean treatment meted out by the White Star Company to the survivors of the awful *Titanic* catastrophe. One of the few stokers rescued tells us that since his harrowing experience he has been at home, very ill. For about three months he received 15s. a week from the Company and was borne up by this and the promise that they would give him a job in the Docks as soon as he was able to work. Now that he is feeling "almost strong again" and has, as he puts it, "signed clear of the Company," they refuse him shore occupation, though they offer him employment at sea again. He is unwilling to avail himself of this, owing to the state of his health, although there would be no ground for surprise if, on the principle that "a burnt child dreads the fire," a half-drowned man should dread the water! Six months' illness, however, has rendered him quite unfit for the stokehole of a steamer. The officials of the Mayor of Southampton's Fund, when applied to for assistance upon the expiration of the Company's allowance, told the poor man to go and look for work, as they could not help him. He asks us to tell him what is the best thing to do. There are one or two little things which *we* should do in like circumstances, but we must not incite our poor friend to commit a breach of the peace. And the public subscribed £400,000 for the relief of sufferers from the disaster! Possibly, however, the explanation of the Southampton officials for the withholding of relief in this case is similar to that of the Mansion House authorities in regard to the Central Fund. Although the names of the beneficiaries were sent in so long ago as May last, a poor old man of 72—whose deceased son, one of the crew, contributed to his support—tells us nothing will be received by him until January 1st next! He pathetically points out that he may die before then. Doubtless it is advisable that the various sums collected should be brought under one administration and that donations from the local funds as well as payments under the Workmen's Compensation Act should be taken into consideration, but meanwhile surely it should be possible to make some payments to the distressed, for "while the grass grows the steed starves."

"THE LEARNED CLERK."

EDRIDGE THE EGOT.

We have unearthed another officious upstart of a Magistrates' Clerk, in Mr. Sidney G. Edridge, of Croydon, whose obtrusive assumption of authority, were it not serious disrespect to His Majesty's representatives, the puppet Justices, would be highly amusing to the uninterested onlooker. Recently, during the progress of a horse cruelty case, an Inspector of the R.S.P.C.A. was called to give evidence. The following dialogue ensued:—Clerk: "Have you examined this horse?"—Inspector: "Yes, sir."—Clerk: "When did you?"—"Two or three minutes ago."—Clerk: "And were you going out to make the examination when I saw you leave the Court?"—"Yes."—Clerk: "Then you haven't examined it properly. Go out again!"—The man was on the point of obeying this injunction, when the Chief Inspector of Police pointed out that he had seen him examining the horse when he was out there some ten minutes previously, and the magistrates seemed inclined to accept this explanation, and, indeed, would have done so had they the courage among them to assume the authority that is their right, but Mr. Edridge, after mumbling to them something to the effect that the Inspector's examination had been a cursory one, said, in an audible voice, "You have examined the animal, your worships?" To which they dutifully nodded their acquiescence; then he turned to the luckless object of his undignified officiousness and dismissed him curtly with, "Your evidence is not wanted. Go back." We might point out, if it is any excuse for such unseemly conduct, that Mr. Edridge suffers from the ailment which afflicts many a man who is paid much more than he earns. He is troubled with gout.

"John Bull's Bisley"—Anywhere on the Target wins. See page 558

"JOHN BULL'S" WEEKLY CINEMA.

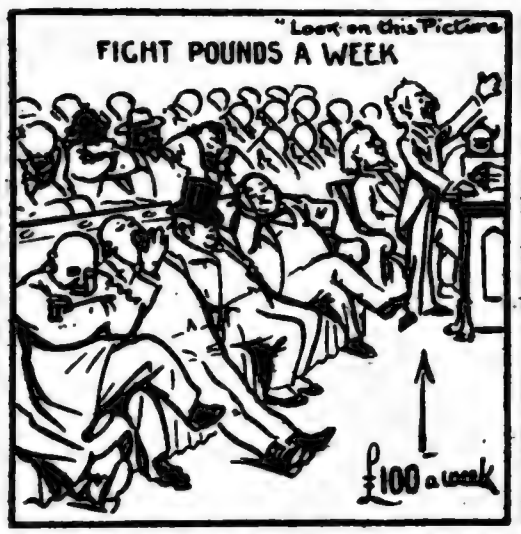
BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

From hearts that burn with loving admiration
Bernhardt receives a Birthday Presentation.

The Lawrences, whom "quod" no more entices,
Leave the bold Pankhursts to their own devices.

London's transport facilities, once poor,
Quick access to the River now assure.

Since that bright smile a hundred pounds did win,
It has, we hear, expanded to a grin.



The party hack, secure, and smug, and sleek,
Slumbers and votes—upon eight pounds a week—

For she who mourns a hero-husband drowned,
Only a dole of shillings can be found.

A STONY STONEMASONS' SOCIETY.

POOR OLD MAN DEPRIVED OF THE THRIFT OF 40 YEARS.

A Wakefield reader tells us that 49 years ago he joined the Operative Stonemasons' Society, whose registered offices are at 6, Dover Street, Chorlton-on-Medlock, Manchester, the benefits offered in return for subscriptions being superannuation allowances ranging from 5s. a week for those of 20 years' standing to 9s. a week for 40 years' continuous membership. Our correspondent elected to pay for the 40 years' pension and did so all that time, receiving in April, 1903, his first allowance. For three-and-a-half years the weekly 9s. came to hand, but the amount was then reduced to 5s., and in February last was stopped altogether. The poor man is now over 70 years of age, and although he regularly paid for two generations the amount which was to keep him out of the workhouse when he was no longer able to labour, he is deprived of the whole of the benefits to obtain which he exercised much and long-continued self-denial. Had he been able, he would have taken legal proceedings, but money is none too plentiful with him.

The only defence of the Society is that the superannuation benefits were never managed on sound business lines; that when a lot of money was in hand the pensions were raised, and when subscriptions began to dwindle they were reduced. For the past ten years, the General Secretary states, there has been a crisis in the building trade and unemployment has been rife, with the result that many thousands ran into arrears and finally ceased to appear upon the roll of the Society—the income therefore did not cover liabilities, and the reserve fund was utilised until it was exhausted. The official asserts that the rules have been revised and that the utmost the Society can now do is to provide a small amount for qualified members who have not attained 70—those over that age, and who would become entitled to the Old Age Pension, having been struck off the list of beneficiaries. The Secretary does not appear to appreciate our correspondent's bitter complaint, asserting that he has "had his share as far as it went"!

"No Questions Asked."

And the Operative Stonemasons' Society, which has perpetrated this barbarity, is an "Approved" Society under the Insurance Act! The old man protested against the recognition of such a body, but all the reply he could obtain from the officials was that "approval is granted to societies in respect of State Insurance business only, and any question in connection with the business carried on by the Society before the National Insurance Act came in force is not a matter for the consideration of the Commissioners." It is just as well, therefore, that those running such a body should, as the General Secretary candidly puts it, "have to conform to the Act and regulations with regard to the Insurance scheme, which are different to rules made by amateurs."

"EVERYBODY'S DOING IT!"

WHAT? Why, trying their hands at "BULLETS"—see page 558.

Our First List of "Bullets" Prize Winners. See page 559.

WANTED: A REAL PHILANTHROPIC SOCIETY.

"IT'S THE POOR THAT HELP THE POOR"—THE RICH WANT 50 PER CENT.

In investigating the circumstances of our "Human Documents," we have often been struck with the wonderful charity of persons, themselves living in deplorable poverty, towards those who are but very little lower in the mire. It is, indeed, the poor who help the poor! There is no reason, however, why this should be exclusively the case; surely there are plenty of philanthropists who, if their attention were called to the general misapplication of the moneys given to large so-called "charitable" societies, would see that their bounty flowed to its intended recipients through less leaky channels. The suggestion contained in the following pathetic letter is one which is worth the serious consideration of all humane and feeling persons:—

I am only a working man's wife, and perhaps it is presumption on my part to say so, but I think from my own experience that if some of the large sums of money which were sent out yearly to try to convert the Heathen were spent at home in our England among the struggling deserving poor it would do more good. When a man is only earning a small weekly wage, with rents so high and food so dear, and so many little mouths to feed, he cannot always steer clear of difficulties.

It seems to me such a pity that churches and chapels do not have a fund, where their members could obtain a loan when they really require it, and repay it in small weekly instalments. It would save many a little home being sold up, and save many from suicide, too.

I will tell you our own experience just lately. We are a young couple, and have three tiny children. Unfortunately I have had very delicate health for the last 18 months. That and the strikes put us in financial difficulties. We struggled hard to keep our heads above water, and at last, about two months ago, the Furnishing Company, from whom we hired our furniture, threatened to remove it, as we were in arrears. They gave us a week to find £1, and if we could not they would come and remove them at once.

About three miles from us lived a clergyman, who has known us for years. In fact, he prepared my husband for confirmation five years ago. He is vicar of a parish in the Rhondda, so as he always seemed a kind Christian gentleman, I made up my mind that I would go to see him, and ask him to help us in our trouble. I went over to the Vicarage, although I was really not well enough to be out, but when I was sitting in his study my courage failed me. I could not ask. He concluded that my visit was merely to let him know we were living so close, and he seemed very pleased to see me, and told me he took a special interest in us, as he prepared my husband for confirmation. The next day I realised that there were only three days left for us to get the money, so I wrote a letter to him, and told him all about it, also saying that I had intended to tell him when I called at the Vicarage.

I asked him if he could possibly help us with a loan, which we would repay 2s. monthly, or more if we could manage it.

"Oh for the rarity of Christian charity under the sun!"

He never replied at all. The following week the cart came and removed our goods. We only had £8 more to pay and they would be our own. It was a terrible blow to us. My husband is on the railway, and he applied to the railway company for a shift, as we felt the disgrace of our things being taken like that very keenly. So they shifted him here, and we are now obliged to live in furnished rooms, which is very expensive, and not as comfortable as having one's own little home. Unless some miracle happens we will never be able to get a little place together again. With 22s. weekly, five of us to feed, 7s. rent to pay, there is not much hope. So I was thinking that if only there were some Society which would help such cases as ours, at a time when it is sorely needed, what a blessing it would prove to the decent working man.

Who will aid in the foundation of so desirable a fund?

A GROWL FROM THE NAVY.

PHYSICAL DRILL AFTER A HARD DAY'S WORK.

Men on H.M.S. *Natal*, complain that they start at 6 a.m., and, with the exception of fifteen minutes for breakfast and one hour for dinner, work up to 4.30 p.m., when there is an interval of an hour for tea, at the expiration of which they have to be on parade again for physical drill. As one Jack Tar breezily puts it, "For an hour you gets the guts ground out of you." The above time-table, of course, refers to when in harbour. Surely the severe bodily exertion their ordinary work entails should suffice.

HUMAN DOCUMENT.—CCXVII.

[In this column every week we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

A REAL SONG OF THE SHIRT.

This is a sad case. A woman of 42, unmarried, and left entirely without relatives or friends, is solely dependent on what she can earn by sewing—a sum of from 4s. to 6s. 6d. a week, out of which she had to pay 1s. 6d. for the hire of a machine. On this miserable pittance she contrived to live and feel even contented, but for nearly a month she has been unable to pay for the hire, and in consequence has lost the machine. Thus, although she has work before her, as she has not sufficient even to buy a reel of cotton she is quite unable to support existence. We found her in the greatest distress, as besides being starving and without clothing—even a pair of boots—she had received notice to quit the poor room she had been occupying. She has been in a much better position in life and has—as will be seen from the pathetic verses we print below, from a long poem she has sent us—received a good education. She pleads to our readers for merely the few shillings to hire a sewing machine again and to placate the landlord. We feel sure that some of our charitable readers will come to her assistance.

I'm hungry in the morning
And I'm just the same at night,
I'm hungry when good-tempered
Or feel inclined to fight
If my first meal is mutton
Well; I think I'll eat a sheep,
And I do believe I'm hungry
When I'm snoring fast asleep.

I'm hungry when I'm hot
And I'm hungry when I'm cold,
I never was so hungry
As at 42 years old.
I'm hungry when I laugh,
I'm hungry when I cry,
And I'm just about concluding
I'll be hungry till I die.

Now is the time for the many thousands of persons who have been moved by Tom Hood's famous "Song of the Shirt" to translate their feelings into terms of hard cash.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named—

CCXIII.—T. M., 2s.

CCXIV.—P. B. J., 1s.; "Senari," 5s.; L. B., 10s.

CCXV.—M. B., 5s.; A. T. S., 5s.; "Reader," 2s. 6d.; T. M., 20s.; A. M. W., 1s.; J. B. B., 3s.; "Jersey Crapaud," 5s.; "Jacqueline," 3s.; "The Balkans," 2s. 6d.; "Ivy Mary," 1s.

CCXVI.—J. H., 5s.; "Jersey Crapaud," 5s.; J. P., 6d.; "Hamlyt," 10s.; "Elstow," 1s.; W. S. K., 2s.; J. H. C., 2s.

Total: 13s. 7½d., which we have allocated to CCIX.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

London.—Mr G. Saunders, 54, Curtain Road, E.C., 1d.; Mr. H. Morgan, 226, High Street, Shoreditch, 6d.; Mr. E. H. Gilbert, George Canning, Effra Road, Brixton, 1d.; Mr. A. J. Blowes, The Colville, King's Road, Chelsea, 1s. 9d.; Mr. J. Money, 28, Pimlico Road, S.W., 1d.; Messrs. Bridge and Co., 48, Brompton Road, S.W., 1s. 0½d.; Mr. E. Butt, The Rose, 86, Fulham Road, S.W., 9d.; Mr. E. E. Gilbert, 176, Upper Richmond Road, S.W., 8d.; Mr. F. Tully, Crown and Two Chairmen, Dean Street, Soho, 9½d.; Mr. F. Vesco, Carlisle Arms, 2, Bateman Street, W., 4½d.; Mr. J. Neal, Blue Posts, 54, Charlotte Street, W., 1s. 8d.

Stroud.—Mr. P. G. Lucas, 32, High Street, 3d.

Bristol.—Mr. W. G. Watjen, The Grotto, Bristol, 1s. 5d.; Mr. E. B. Haynes, Albion Hotel, Cumberland Road, 11½d.; Mr. Duchemin, Seven Stars, Thomas Lane, 10d.; Mr. W. A. E. Morris, Hope and Anchor, Clifton Place, 8d.; Mr. G. M. Guild, Railway Hotel, Stapleton, 7d.; Mr. G. Alford, 196, Stapleton Road, 3d.; Mr. M. Rice, Phœnix Hotel, Totterdown, 3d.; Mr. G. E. Skinner, Prince of Wales, Montpellor, 2d.; Mr. T. Millsom, 122a, Hotwells Road, 2½d.; Mr. J. Showering, Golden Bowl, Jacob Street, 1d.; Mr. F. J. Bicker, 12, Barr Street, 1d.

A Reader Wins £100.—Who's Who on page 559.

JERRYMANDERING JERRY.

PECULIAR INVITATION DECLINED—WITHOUT THANKS.

Here is a case which seems to call for enquiry. A working girl received at the place of her employment a letter beginning:—

"Dear Miss,—Perhaps if I mention the name jerry, you may know me." Then he explains that his stage *alias* is Foster Howard (like the Bugge family) and his "right name" Charles Mallett. He admits that he has disguised his handwriting and further to mislead suggests on his envelope that he is a cousin (for which purpose he gives yet another pseudonym, "Bert, Hotel Barbican, E.C."); he has also deliberately spelt the name of the firm wrongly. Why all this mystery?

He says he has "placed several girls on the stage," and adds cryptically, "Of course I don't have to wear overalls now—but only velvet jacket, Etc." He is about to run his own "troop," but, he tells his prospective colleague, "I want another girl—nothing to do—only to make up the number—I think you could sing good enough for that—or you could take the clerk's work. I thought I would write you because you have a very good appearance."

The girl must have been somewhat taken aback by this sudden devotion to her interests. But "jerry," *alias* Bert, *alias* Foster Howard, *alias* Charles Mallett, did not leave her long in suspense. "I am out for business," he exclaims, though he does not mention the class of business. "I shall be in all today and tomorrow Sunday—as busy with Song writing. Will you kindly call on me today—between 3 and 6—you may have tea if you like"—(what an irresistible lure!)—"there is no one here—only the old lady. If you cannot see me this afternoon, any time this evening would do—or tomorrow Sunday any time. But Id soon you coome to-day—shall be expecting anyhow. NOTE.—If courting or engaged—it is of no use calling—because you know as well as I do that jealousy often arises—am sorry, but cannot entertain girl friends either. I have only one vacancy—and its a chance of a lifetime."

Luckily, the girl had wise friends to warn her. But we imagine that even the most unsophisticated maiden would think twice before visiting a single man at 38, Lochnagar Street, Poplar, when told in advance that she would be alone and unprotected and must not bring a friend with her.

He says he knew her when working at the mills, but he does not seem to know much about her. He boasts that he has "had an education," but his illiterate letter scarcely bears this out. Perhaps some of our readers can throw a little light on the character and history of this gay Lothario.

COMPETITION SHARKS.

AN EXPENSIVE BLOATER WRAPPER.

Richard Bot and G. Arrowsmith, styling themselves Editor and Sub-Editor respectively of a four-leaved sheet called *Bot's Weekly*, published in Lucerne, should be given a wide berth. These two enterprising gentlemen are running what they term skill competitions—and their weekly, for which a charge of threepence is made, is merely an advertisement sheet. A correspondent who entered one of the competitions and who remitted three penny stamps in order that a result sheet might be sent him, failed to receive one, whereupon he complained to Arrowsmith. The following is his reply:—

> The Editor is in receipt of your postcard and regrets you should consider yourself a "fool"—he can only say "that it does not apply to his clients as a rule." He has no complaint before him from you and will be glad to learn the nature of same. He has no wish to deter you from communicating with the Editor of JOHN BULL—judging from the postcard received, you are the class of person that would interest him.

Our correspondent should have taken our advice of June last, namely, to have nothing to do with Swiss firms who were not vouched by us.

HARD (RAILWAY) LINES.

WHERE EXCHANGE IS ROBBERY.

The South-Eastern and Chatham Company are transferring the majority of their Battersea staff to Ashford, a proceeding most advantageous to the shareholders but very detrimental to the men. The London wages for charge-hands, skilled mechanics, labourers and apprentices were 42s., 38s., 21s., and 9s. respectively; at Ashford they are but 34s., 29s., 17s., and 5s.! For late work the metropolitan rate was time-and-a-quarter; in the country it is an hour's pay for an hour's work. The London Sabbath-breaker got for his "transgression" double pay; the Ashford Puritans' feelings will be outraged for 75 per cent. of the former amount. In the railway service it is possible to earn extra money for certain jobs—for instance for overhauling an engine in London a bonus of £23 was given, and the men received 30s. for fitting a new cylinder, axle or horns. In their Kentish workshops they will consider themselves lucky if they get £16 for the first item, as all the others will have to be done for nothing. In London the Company provided a mess-room and a man to cook; they will now provide neither.

It is true that the employers claim that the cheaper living and lower rent will more than counterbalance this, but the men strongly differ, pointing out that though a house of five rooms can be obtained in Ashford for 6s. a week, coal is 3s. a ton dearer, bread costs 1d. a quartern more, and butter and bacon are each 1d. a pound above London prices. From a balance sheet we have seen, carefully compiled by a competent authority, it appears that the change will involve a loss to the charge-hands of 9s. 4d. a week, to the skilled mechanics of 8s. 4d., and to the labourers of 4s. 3d. The men certainly appear to have just cause of complaint, and we echo the hope of those who have approached us—that this ventilation of their grievances will result in more equitable terms being offered to them.

GOODS TOO GOOD TO BE TRUE.

PALMER'S GREEN NOT SO VERDANT AFTER ALL.

The good housewives of Palmer's Green are not as pastorally simple as the name of the northern suburb might suggest—JOHN BULL has a good circulation there! The other day two dilapidated individuals were delivering from door to door in this highly respectable residential neighbourhood, a flamboyant circular headed in startling type, "Gigantic Sale of Bankrupt Goods, Chief Office: Milton Street, E.C., and Tib Street, Manchester." The sheet offered some striking bargains, such as "Glass Cloths, 1s. a dozen, worth 4s. 6d." The men appeared very anxious that the circulars should be returned, and one of the itinerant philanthropists, upon being told that a copy had been mislaid, but would be forwarded together with a substantial order for goods to the Mr. H. Marchant described on the bill as "Salesman," if the precise number in Milton Street, were given, turned tail and fled!

As a matter of fact, no such person as Marchant has offices in Milton Street, and the postal authorities are quite tired of returning letters complaining that, though the senders have paid deposits for goods, nothing has been delivered.

Clark's College, the famous Civil Service and business training institution with headquarters in Chancery Lane and branches in most of the suburbs, announces for public competition 250 scholarships for boys and girls between the ages of 13 and 20, entitling the winners to free training for one year for either a Civil Service or business appointment. The aggregate value of the scholarships offered is £2,766 10s. Their potential value is, of course, enormously greater, as not only do the holders get the free year's training, but they are to be placed out into well-paid permanent posts on becoming proficient, thus being given a very good start along the road to a successful career. The award is to be made by competitive examinations in November. The whole scheme seems to have been prepared on a liberal and generous scale. Particulars are to be had of the Secretary, Scholarship Committee, Clark's College, 1, 2, and 3, Chancery Lane, W.C.

Everybody thinks "Bullets" are "Bully." See page 558.

HEARD IN THE TRAIN.

THE BALKAN CRISIS.

By "Retlaw."

1st Labourer: Well, I 'olds wiv the Turks, thet's orl.

2nd Labourer: Wot?—an' yer call yerself a Englishman and a Chrischun?

1st Labourer: I'm es good a Englishman es wot you are, ole sport, if not better; an' p'r'aps I ain't the worse Chrischun of the two; orl the same, I 'olds wiv the Turks.

2nd Labourer: Then you're a bloomin' Momedan—thet's wot it is.

1st Labourer: Thet's a lie!—I'm es good a Chrischun es wot you are, ole sport. My missus goes to church once a year et Chrismuss-time, an' the kids goes to Sunday-school.

2nd Labourer: Thet's orl right es fur es it goes, mate; but if you're a Chrischun, 'ow kin you 'old wiv the Turks? Ain't they bin a massekerin' the Chrischuns in Mashydonyer?

1st Labourer: P'r'aps they 'ave, an' p'r'aps they ain't. Enny 'ow, I 'olds wiv 'em.

2nd Labourer: Then you orter be pole-axed! 'Ow kin you 'old wiv blighters wot's bin murderin' an' outragin' Chrischuns ever since—ever since—I don't know 'ow long? Wot did Gladstone say in '98?

1st Labourer: Wot do I care erbout Gladstone? 'E's dead, ain't 'e?

2nd Labourer: Yuss: corse 'e's dead. 'E died——

1st Labourer: Never mind w'en 'e died. 'E's *dead*. Gladstone's dead an' I'm erlive; and I 'olds wiv the Turks.

2nd Labourer: But wot erbout orl them Chrischuns wot they've bin murderin' orl this time?

1st Labourer: Serve 'em bloomin' well right, *I* say. They've bin harskin' fur it orl the blinkin' time. They ain't Chrischuns like you an' me. They're fernaticks, thet's wot they are. They don't take their religion like wot you an' me do—heasy, like. But they chucks it in the faces of the Momedans, irritatin' of them somethink shockin'. 'Ow would you like a pawty of Momedans to come an' live in yore street an' make out es you wos a hinfidel? Wouldn't it git yore rag out?

2nd Labourer: P'r'aps it would, an' p'r'aps it wouldn't. Enny'ow, I wouldn't start massekerin' of 'em.

1st Labourer: 'Corse you wouldn't. Cause why? Cause you've bin brought up diff'rent, like. You're a Englishman, and bein' a Englishman, I don't s'pose you'd do more then punch 'em in the bloomin' ear-'ole. But the Turks is diff'rent. They don't punch you in the bloomin' ear-'ole w'en they git crorse. They jabs a blinkin' knife into yer. It's their way. Thet's 'ow they've bin brought up, like. But they ain't none the worse fur it.

2nd Labourer: Enny'ow, they'll git beat.

1st Labourer: Wot? Beat? The Turks will? Come orf it! W'y, they're fust-clawss fightin' men.

2nd Labourer: So's the other blokes.

1st Labourer: I don't know ser much. Blokes wot played a dirty trick like wot they did, ain't much good at fightin' w'en it comes to a regler scrap.

2nd Labourer: Wot dirty trick?

1st Labourer: W'y, ertackin' Turkey w'en 'er 'ands wos full wiv Italy. But we jest stopped their little game.

2nd Labourer: We did? Garn! we ain't 'ad nothink ter do wiv it, up ter now.

1st Labourer: Thet's wot *you* think. 'Oo made Italy stop fightin' Turkey? W'y, England, o' corse—so's the Turks could 'ave a free 'and to defend 'erself in the Balkans. Don' chew fergit we've gotter lot o' Momedan subjecks, an' we don't want no trouble wiv 'em.

2nd Labourer: You think you know a lot, doncher?

1st Labourer: Thet ain't no argyment. Thet's the way wiv you rotten Radicals. You turns sawkestic w'en you're beat.

2nd Labourer: 'Oo's beat?

1st Labourer: You are.

2nd Labourer: Thet's a lie!

1st Labourer: I'll punch you in the bloomin' jaw if yer tries to make out es I'm a liar.

2nd Labourer: Keep yer 'air on, mate. This is Stepney, ain't it? Goo'-night, mate, and to 'ell wiv yer bloomin' Turks.

1st Labourer: Thet's ware you'll meet 'em, old son...

COMEDY AND TRAGEDY.

THE "QUEEN OF THE FAL'S" FALLS.

Our recent amazing disclosures regarding the shortage of boats on pleasure steamers has caused a correspondent to give us his experiences on board the *Queen of the Fal*. She is fitted with two small life boats, and is under the constant eye of the Board of Trade's Surveyor at Falmouth, from which place she sails daily. Our correspondent took a trip on her up the river to a pleasant spot, bearing the promising name of "The Plum Gardens." When they arrived at their destination the usual boatmen did not come off to land the passengers, so orders were given to lower one of the life-boats. Though the two deck-hands used their utmost exertions for a quarter-of-an-hour, the best result they could effect was the directing of one end of the boat to the water and the other to the sky. The rest of the crew—the captain and two engineers—then lent a hand, and after further prolonged efforts the boat, with one or two ladies on board, got into the water. The water also got into the boat, for the plug had been left out and the little craft was rapidly filling. She was, therefore, hauled up again, emptied and the plug inserted. During this long wait—a matter of about half-an-hour!—the passengers beguiled the time with ribald remarks, such as calling out "Be British!", "Women and children first!" and "Where's the band to play that hymn?" This facetiousness is understandable in the circumstances; it being calm weather and there being no need to vacate the vessel hastily, but the comedy would have been turned to awful tragedy had the scene been laid on board a sinking ship in a stormy sea. And it is noteworthy that next day, when the vessel encountered a very heavy sea on her way to Fowey, she rolled and pitched to such an extent as to warrant dire forebodings on the part of old salts, who gazed at the high saloon-decked boat with many shakings of their heads. The fact that the vessel was built so recently as August last removes the last shred of excuse for the Surveyor who passed her for her passenger cerrificate with her boat falls in the condition we have described.

THE SONG OF THE MOTOR 'BUS.

(*In London* 118 *persons have been killed by motor-omnibuses since January* 1*st.*)

We were seven, we were seven,
At the starting of the year;
But a motor-'bus met Willie,
And he mixed up with the gear.

We were seven, we were seven,
But Angelica one day,
With a motor-'bus collided,
And the wheels took her away.

We were seven, we were seven,
But the scavengers got Pa,
When a motor-'bus had spread him
From St. Paul's to Temple Bar.

We were seven, we were seven,
But of Ma they only found
(When the motor'bus had finish'd)
Half a tooth to powder ground.

We were seven, we were seven;
But the merry month of May
Saw a motor-'bus of Ethel
Make a greasy, gory spray.

We were seven, we were seven;
But a day or two ago
A motor-'bus went skidding
Off the cracking skull of Joe.

We were seven, we were seven;
But I now am left forlorn,
For the motor-'bus goes scorching
And it doesn't sound a horn.

J. S. C.

Our Prize Distribution. List of Awards on page 559.

THE PELMAN SCHOOL OF THE MIND.

OUR CHALLENGE VIGOROUSLY TAKEN UP.

Last week a challenge was issued to all the readers of JOHN BULL who had been pupils of the Pelman School. This enterprising and world-renowned institution boldly invited any of its past or present students to send direct to us his or her opinion of the "treatment," and we were to be at liberty to select such of the letters as we liked, whether favourable or otherwise, for publication.

Our readers have not been slow to respond, and from the big budget of replies received, we give below a selection of the most representative. One fact comes out in bold relief: that Pelman pupils are unanimous in praising the benefits they have received from the Pelman course of instruction.

The first letter is from a

Mathematical Student and Teacher.

who does not wish his name and address to appear. He says:—

> "As a teacher under the L.C.C., as a reader of French and German scientific literature, and as a mathematical student for a degree in science at the London University, I have found the Pelman System a splendid help."

You must not, however, run away with the notion that the Pelman School is for helping a man in his exams. It does all that, of course, but it makes life better all round, as is proved by the next letter we opened:—

> "To me it has been an emancipator. I am a working man with a family and little wages. My life has been a hard one. For the last six years trouble and bereavement have been my constant companions. My education was neglected and worry nipped my youthful ambitions like the cruel frost nips the flowers. Till now (and I am 40 years old), ignorance has held me in bondage, but Pelmans has opened my prison doors and I am free. Is that too figurative, Mr. Editor? Then here are a few of the facts: I understand what mind means, how it works, and how to enlarge its powers. Fear, which has always been my failing, has entirely disappeared, and installed in its place is self-reliance. (I don't think I should fear even John Bull now.) Ambition, which worry had almost killed, has revived; my youth is renewed. The pleasures of life have been multiplied with compound interest; everything fascinates, and I am never at a loss for enjoyment. I observe, I compare, I arrange, I manage. I had almost said I create."
>
> G. D. F., Halifax.

In the letter below we observe again this power which the Pelman Course has of reconstructing a man's brain and mental outlook:—

> Mr. J. L. Kensey,
> 13, Thornhill Crescent,
> Islington, N.,

writes:—

> "At the time I enrolled I was doubtful as to the benefits, but as the fee was so reasonable, I thought I would try it. Since receiving the first lesson I have never looked back or regretted it, and I am now able to concentrate on work or pleasure, as the system not only teaches how to memorise, but how to "*live*," not merely exist; how to bring the best out of the mind, how to banish fear, and how to get filled with the joy of living. My only regret is that I did not take up the course earlier; but I'm making up for it now, and would say to those interested, go *now* and do likewise. I could say much more, and would gladly answer questions on the matter."

There can be no doubt whatever that our statement in last week's issue of JOHN BULL, when we affirmed the Pelman System (under a Business Government) would become part of our national education, is quite correct. We would ask our readers to scrutinise closely the letters below, because they give one an insight into the remarkable course of training given by the Pelman School. Most schooling is in the nature of "swatting," and is a purgatory while it lasts. With the Pelman training it is quite the opposite. Pelman pupils are evidently quite a jolly crowd, and enjoy their lessons from start to finish, for they see a brighter and more prosperous life before them:—

> "I have gone through the course with much pleasure and profit, and consider it is of great benefit to anybody trying to 'get on' in the world. No student can put them to too much trouble in his endeavour to master the lessons, as I have proved. The exercises are interesting and fascinating, and if faithfully practised give a sense of power, and confidence in yourself that is invaluable. To sum up, the course is thoroughly practical, and well worth the time expended in its study.
>
> "C. A. G., Blaenavon."

> "15, Thorndale Road, Waterloo.
>
> "THE MANAGER, DEAR SIR,—I have just received my twelfth Pelman lesson, and I take the opportunity to express my ideas on the value of the course. It has assisted me to think clearly, to speak fluently and coherently, and enabled me to acquire knowledge with facility. It has made me more self-reliant. My opinion is: *no one* can take the course and fail to improve mind and memory.—Yours sincerely, CHAS. BARKER."

> 75, Southwater Road,
> St. Leonards.
>
> "DEAR SIR,—I am afraid no words of mine can fully or adequately express the benefits I have derived from the Pelman System of Memory Training. Whereas before I could not concentrate my mind on the particular thing I was reading, or could not remember very often what I had been reading, now reading and study is a pleasant task, because, having gone through the 'System' I have learnt how to concentrate my mind upon the things I am about to study, and my mind does not wander as before. Concentration of one's efforts is a sure cure for 'mind wandering.' I feel the best is yet to be, and by still keeping on with the Pelman System in all I do I believe I shall be a credit to the school. Let all those who think that the *studies* and *books* are 'dry.' They have only to have the first lesson and they will be astonished how fascinating it becomes and how your interest brightens to all things around you.—Yours faithfully,
>
> "H. G. PARKS."

Mr. H. A. Patience, of 47, Angell Road, Brixton, S.W., writes:—

> "The Pelman course not only trains the mind and memory, but also gives one a brighter and more cheerful aspect of life, it develops in its students confidence and courage, and thereby renders them more efficient to fight the battle of life."

The courage of the school in braving the possibilities of criticism by allowing letters to be addressed to us has been fully rewarded. Its pupils are of one voice—namely, the Pelman System means progress.

The Pelman School has proved its claims up to the hilt. It can do all it claims to do.

The Pelman directors have never lacked pluck; but after this last display, we expect to see its roll of 200,000 steadily advancing, not by fifties, but by hundreds, until the institution shall have become what its merits deserve—one of the greatest educational forces in the world.

CONCLUSION.

There can be no possible doubt left in the minds of any JOHN BULL readers as to (1) the genuineness of the course of training given by the famous Pelman School, and (2) the increased money-earning power which the Pelman course develops.

It is doubtful whether there is in this or any other country an institution which could successfully come through such an ordeal, and we offer our heartiest congratulations to the Pelman School. We hope that the publicity it has received in these columns will be the means of adding many hundreds more to its already enormous list of pupils. The School is willing to offer reduced terms to pupils enrolling *NOW* at the commencement of its autumn term, and every JOHN BULL reader, man or woman, will fail in duty to himself or herself who does not, at any rate, address a postcard to the Secretary of the Pelman School of the Mind, 15, Wenham House, Bloomsbury Street, London, W.C., for a free copy of the magazine issued by the School.

EAVESDROPPING AT THE 'PHONE.

WHAT CAUSED THE CLEAVAGE.

By Our Pet Hello Girl.

"*I* am Mrs. Pankhurst. . . . What? . . . I *am* Mrs. Pankhurst. (*Blob-blob-blob-blob-burrrr-zip!*) . . . Nothing of the kind . . . it was the ridiculous telephone. . . . As if I should make an absurd noise like that! . . . Oh, is that *you*, Emmeline? . . . I had *no* idea it was you. . . . *How* are you, darling? . . . I'm *so* pleased you rang me up. . . . And how is dear Mr. Pethick Lawrence? . . . What, dearest? . . . Using the other receiver? . . . I'm *so* glad. . . . So you can both hear me speaking! . . . That *is* sweet! . . . If only darling Christabel were here, how she *would* love to have a chat with you! . . . And how do you like Canada?"

"Oh, *bother* Canada! . . . I *wish* you'd let me get a word in, dear. We shall be cut off before I can finish what I want to say to you (*plip-plip-liplip-gurrrrk-zip!*)

Well, it's like this, love. While Pethick and I were in Canada we thought a good deal about the movement, and have come to the conclusion that militant methods had better be abandoned. . . ."

"What? . . . This from you, Emmeline? . . . I *am* surprised! . . . Why, you were always one of the first to advocate——"

"I know. . . . But both Pethick and I are quite tired of prison life . . . and, you know, all our window smashing and attacks on Cabinet Ministers haven't advanced the cause a bit. . . ."

"Well, Emmeline, you are the *last* I should have expected to show the white feather."

"It is nothing of the sort! . . . Wait till you've gone through what we have."

"So I have, and much more, let me tell you. . . . What about my——"

"*You* never had your house at Holmwood burgled by Government thieves while you were away, and all your papers and things searched."

"That's a childish way to talk, Emmeline. . . . I haven't a house at Holmwood, and I haven't been abroad lately, so how *could* I?"

"That's what I say. . . . You can't realise what poor Pethick—dear man!—and I have gone through . . . and we want no more of it, let me tell you. I'm the treasurer of the W.S.P.U., remember, and I say that militant methods must cease."

"That's all very well, Mrs. Lawrence. . . . You *may* be the treasurer, but please remember that I am the honorary secretary, and——"

"I don't care who you are, Mrs. Pankhurst. . . . I simply tell you that I will countenance no more militant proceedings, and Pethick agrees with me."

"But, my dear woman, you don't know what you are talking about. . . You have simply to obey the orders of the council."

"Oh, *have* I? . . . Don't you make any mistake about that, Mrs. Pankhurst. Remember, if you please, that I and Pethick edit and control *Votes for Women*, the organ of the society, and I shall refuse to allow its pages to be used for——"

"I don't care about your silly old paper. . . . *Take* your stupid old paper! . . . I shall start a new one, and call it *The Suffragette*. Christabel will edit it, and do it very much better than *you* ever did, let me tell you!"

"Oh, very well, Mrs. Pankhurst. . . . If *that's* your gratitude, I have nothing more to say. . . . I resign my position in the Union this instant. . . . Pethick insists upon it. . . . Do you think he would allow his wife to be treated like this?"

"I don't want to hear anything about your precious Pethick! . . . We can do without him, and you too."

"How *dare* you say such a thing? You are a rude, ungrateful woman, and if Christabel only knew how her mother has treated——"

("Have you finished, please? . . . I must ring you off now.")

"I say, you are no lady, and as for your husband, he's only a poor——"

(*Ting-a-ling-a-ling.*)

IMMORAL FABLES.

THE TWO GENIUSES.

By F. W. Thomas.

Now the Gods sent to Earth Two Geniuses.

And the First Genius said, "I will Give the World of My Best, and It shall have Nothing but My Best."

Which was a Good Start.

And the Second Genius said, "I will have of The World's Best, and Nothing but Its Best. I will Suck the Fruit of Life dry."

Which also was a Good Start.

So the First Genius wrote Poems and tore them up (for he was a Genius) and Wrote them still better. And Great Tragedies came from His Pen. And in the Fulness of Time his Fingers became Numb, he Pawned his Fountain Pen, the Ink in his Inkpot Froze, and he Grew Hungry and Owed much Rent.

And his Cheek went In and his Fire went Out.

For he had said, "The World shall have of My Best. I will touch Nothing Mean or Base."

But the World, when it heard, said, "You make us Tired. We don't want Your Best." And it Continued to go to Pictures Palaces, and to Admire Red-Nosed Comedians with Squirmy Walking-Sticks.

Now the Second Genius took an Office, and Watched his Brother Genius from Afar Off; and when He saw What had Happened to Him, he Laughed.

And he Tore to Pieces the Comedy he was Working upon, and bought a Typewriter. And he wrote Advertisements and Puff Paragraphs for Candles and Pianos and Cash Tills and Phonographs and Gold Paint and Fish Glue and Actresses. And the Money rolled in, so that he Flourished and Waxed Fat, and, as he had said, he had of the World's Best.

Before his Due Time the First Genius died in a Workhouse. There was a Very Quiet Funeral, without Varnish, Flowers, or Brass Handles; and he went back to the Gods, Very Tired of it all, and Too Weak to Climb the Stairs.

But when the Gods saw him, They said, "Oh, fool! We made you a Genius, but you need not have been Such an Ass as to try to Live Up to it. There's no Money in the Business."

And the Second Genius still lives, and Waxeth even Fatter.

Moral.—Better be Well Fed in Life, than Honoured after Death.

CONSOLATION.

CONSOLS ARE CHEAP TO-DAY.

In manner most surprising
Each week that passes by
My household bills are rising
(The butter's always high.)
But I don't ever trouble
But sing my jocund lay;
Though my expenses double,
Consols are cheap to-day.

I pay more every morning
For breakfast eggs and ham;
Economy I'm scorning
When buying mint and lamb.
My tailor's bill's alarming
(But that is by the way).
What matter? Think how charming:
Consols are cheap to-day.

Folks talk of dear old Ireland
And Irish Bills galore;
(My *dearest* place is Fire-land,
My coal bills cost me more).
Still, though 'tis ruination
When all my debts I pay,
I've yet one consolation:
Consols are cheap to-day.

W. B.

A Record Hit—Our "Bullets" Competition, page 553.

Robinson's Progress

From Shoreditch to Park Lane.

Robinson is the managing director of one of the biggest businesses in the Kingdom. His real name stands for that business, and everybody knows that he has made it out of his own brains.

Robinson moved into Park Lane last week. Now it is well known that as a little office boy Robinson came up into the City from Shoreditch. So everybody wants to know how he made the journey.

Robinson makes no secret of the fact that it is the constant use and study of one book that has brought him from Shoreditch to Park Lane. All honour to him.

Robinson's First Start.

The firm where Robinson was employed as a boy had a set of the "Business Encyclopædia" lying about the office for the use of the staff. And Robinson, the boy, got into the way of going to it when anything puzzled him about his work.

There was a sudden row one day over a missing letter. There were other boys in the office, but it seemed to astonish the manager somewhat that little Robinson was the only one who was able to explain that under the Card-Index system this particular complication could not occur.

He was put in charge of the letters within a week, and henceforth everything ran like clockwork. Because every system of letter-filing is explained in the "Business Encyclopædia," as well as all details of office organisation and all business information whatever.

This incident convinced him more firmly of the value of the "Business Encyclopædia" to a youth who wants to succeed in business; and he determined to have a set of his own. He bought the "Business Encyclopædia" on the Publishers' famous system of easy payments.

Robinson came across this saying of a great man about this time: "I fear the man of one book."

He made up his mind that the "Business Encyclopædia" should be his one book, not merely by purchase as it was already, but by conquest—by taking everything in it for his own. It is probable also that he made up his mind at this time that his business rivals should fear him, later on, and as soon as he was big enough to have

Business Rivals.

They do fear him to-day—that is certain.

Meantime he was just a very ambitious head office boy. He took a steady course in practical book-keeping. He did not pay heavy fees to a Tutorial Business College; he studied his "one book" at night and wrested the whole art of book-keeping from it.

He got a clerkship on the strength of his book-keeping knowledge. But when he had been clerking quite a long while, it appalled him to consider what a number of men there were who once becoming clerks, remained at the same dead level for the rest of their lives.

He knew there is a reason for all things, and he saw that nine out of ten of the men around him were fogged entirely as soon as any question outside of the beaten track of the day-book and the ledger arose. More than ever he was convinced that "Knowledge is power" in the business world, as elsewhere.

Before the yearly balance came on, he had grasped the fact that the Balance is the objective of all book-keeping. And so he was able, in the temporary absence of the auditor, to draw up a balance-sheet in a way that drew a compliment from the head of the firm; incidentally this caused a rise in his salary at the end of the year.

Then he began to study the "Business Encyclopædia" through, page by page; and he took himself back over the ground regularly in order to show himself that he had not forgotten what he had learned.

There was consternation in the firm's office one morning when the news came that the old stager who had attended the County Court for years had dropped dead as he was going to sit down to breakfast.

But as Robinson was able to show that he knew all about County Court work—there are sixty-nine references in the Index under points connected with County Courts alone, and Robinson had mastered them all—he found himself in the County Court within an hour, and using the somewhat difficult County Court knowledge he had made himself master of with the greatest ease in the world. Incidents of this sort happened frequently.

"The Man Who Knows."

Robinson was sent for as a matter of course when a difficulty arose; and as he studied his "one book" more and more faithfully and intelligently, he was always able to solve the difficulty.

Robinson's chance came at last—as it mostly does come to those who keep themselves ready and fit to take it, all talk about bad luck notwithstanding.

A certain department was in a very bad way—Robinson was made head of this particular department, the arrangement being that he was to be paid by results. He often declared that the next two years were the very hardest he had ever lived, not excepting those first two hard years when the ambitious little office boy came up into the City out of Shoreditch.

But the next change came suddenly. Robinson was made a partner. And as he was now able to put his own ideas into practice, success succeeded to success after this.

And so he moved into Park Lane last week.

Achievement.

Many men sat near Robinson while he was a clerk—they were equally conscientious, equally sober, equally punctual. Yet these men are clerks still and Robinson is one of the men at the top.

The practical moral of this slight sketch is—that if you want to make money in Business you must know all about Business. The "Business Encyclopædia" is the only work that covers all the knowledge that took Robinson from Shoreditch to Park Lane.

Two Opin'ons.

1. **SIR THOMAS DEWAR, Managing Director of J. Dewar & Sons, Ltd.**
   "I must congratulate you upon the production of such an excellent work. The volumes are full of information, and I feel sure that before long they will be found to be a necessity in every commercial house. Now that we see the Encyclopædia, the marvel is that such a work has not been thought of in this country before."
2. **MR. L. G. HORSLEY, CASHIER, MARLBOROUGH ROAD, IPSWICH.**
   "I find it of the greatest possible assistance to me in my work as cashier to one of the largest manufacturing companies in East Anglia. I am only sorry there were not such valuable sources of information years ago. It would have saved me hours of work."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book, which will be sent to you POST FREE. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co., Ltd.,
54, Surrey Street, London, W.C.

Please send me, free of charge, and without any obligation on my part, a copy of the book describing "THE BUSINESS ENCYCLOPÆDIA."

Name .....
(Send this Form or a postcard.)

Address .....

.....

EVERY MASTER MARINER HIS OWN MEDICO.

CAPTAIN: "Well, Smith, the book says you want a dose of No. 15 in the medicine chest, but as we've run out of that you had better try half a dose of No. 30. If that's no good, come to me again and I'll give you three goes of No. 5." (Collapse of Smith.)

THE BALKAN PLAYGROUND.

II.—SERVIA.

By Herbert Vivian.

Whatever the Servians do or do not do, it is very difficult to remain angry with them long. They are so cheery, excitable, polite, hospitable and childlike that their high spirits are irresistible. As I have mixed with every class of them, explored every village and monastery, preached politics, shared all their joys and sorrows, I may boast that I understand them.

Boon Companions.

Nowhere else have I encountered such humour, such infallible good humour, such a relish for practical jokes. Once I went to a Belgrade music hall with a crowd of young men. On our way, ten to a cab, we stopped at a fire-work shop, and I could obtain no explanation save "Wait and see." We were hardly installed in our seats when one of my companions enquired innocently, "You do not care very much for that gipsy band, do you?" Almost before I could answer, he and his party had begun a fusilade of squibs, rockets, crackers, and all conceivable kinds of fire-works, straight into the musicians.

Gay Officers.

Many and merry have been the carouses which I have joined at Servian messes. Once we had supper at a local inn. I was called on to propose King Alexander's health and I told the party that we had a habit, after drinking a great toast in England, to break the glass so that it might never be put to baser use. The idea was taken up with enthusiasm. Toast after toast followed, and each time the glasses all crashed to the ground. Next morning, when unfortunate wayfarers came for refreshment, there remained nothing wherewith they could be served.

Jovial Priests.

The clergy, being no less children of the people, were no less backward in merry-making. I remember a picnic with a very jovial pope, who expected me to click glasses every time we moistened our lips. His wine was in a tumbler, my plum-brandy in a tiny decanter with spout and handle. So I took advantage of the twist necessary for a proper embrace between decanter and tumbler to pour some of my plum-brandy into his wine every time. Presently he sniffed suspiciously and said "Well this if very curious; I would swear this wine has a smack of *raki*." "Impossible," we all exclaimed, but as his wine became more and more impregnated with spirit, his suspicions grew more clearly defined. At last he caught me in the act and there was a delighted uproar, which ended eventually in our all taking arms and escorting him to bed. However, he had his revenge at a coffee-house at Shabats. After appropriate toasts, I asked him how to tell the waiter I wanted to pay. "*Josh jedan*," he replied quite seriously. The waiter came, carried off my glass and replenished it. I thought this very odd, but, not wishing to struggle against fate, I tossed off the contents, rapped the table and exclaimed: "*Josh jedan!*" Again and again I repeated the process, while the pope's twinkle grew broader and broader. At last I interpreted my meaning by breaking my glass, and I learned that, instead of meaning "What have I to pay?" *josh jedan* meant "one more." I may mention that a parish priest is called a pope in Servia, so I was amused when an English engineer told me, "One of my men died, but I had him buried by the pope, so that was all-right, as he was a Roman Catholic."

A Land of Smiles.

Travelling about Servia used to be very agreeable. There are not many railways, but the roads are not bad, the mountain scenery is beautiful and the plains have a charm of their own. You fare sumptuously off kaimak, which is identical with Cornish cream; chorba, a potent chicken broth; lambs or sucking-pigs spiked on poles and roasted very slowly over vine-embers; stuffed chillies, egg-plant minces and many other delights. It is a country where you may find adventure without discomfort, happiness without ostentation, smiles without servility,

Over 500 Readers Win "Bullet" Prizes—see page 559.

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All Scholarships Examinations will be held on November 16th.
Candidates will work their papers either at the Central College or the nearest Branch, or the papers will be sent them through the post to be worked, according to directions, in their own home.
All winners of Scholarships will be expected to start their training on January 6th, 1913.
Two or more members of a family may compete.
A candidate may not enter for more than one Scholarship.
Present students being under special training are not eligible.

X FILL UP, CUT OUT, AND POST THIS COUPON NOW

COUPON. Please send me, post free, full particulars of the Free Scholarships you are offering. The use of this Coupon places me under no obligation.

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Address to The Secretary, Scholarship Committee, Clark's College, Ltd., 1, 2 & 3, Chancery Lane, London.

JOHN BULL, Oct. 26, 1912.

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OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To the Right Hon. J. W. Lowther, Speaker of the House of Commons.

Dear Mr. Lowther,—Permit me to offer my congratulations on your being sworn in as a justice of the peace for East Suffolk. If you make as good a magistrate as you do a Speaker you will be the best in England, and your decisions will be guided not only by justice, but also by that sound common-sense, and broad human view of life which have always distinguished your judgments in the House of Commons. John Bull.

To Provost Foster, Chairman Town Council, Annan, Land o' Cakes.

My Dear Provost,—Picture my unrestrained wonder at learning from the latest proceedings of your august assembly that Annan is to have a new gee-gee "to cart ashes on the street," instead of using up the old one. The last meeting provided a most elaborate discussion on the motion that the new horse should be bought for £60 and the old one sold for £20. The discarded animal was dragged through all the labyrinths of the oratorical promenade. It was regarded from the front and the rear, the near side and the off. It was examined for pace, wear and tear, eyesight and hearing. Its character was sifted in the white light of truth, its reputation illumined by gas, and its financial stability tested from the point of view of every leg on which it stood, though I gather from some of your colleagues that, so far as they could see, it hadn't a leg to stand on at all.

I must say that there was one argument used by a councillor in the favour of our poor departed friend which greatly impressed me; he said that if it was worth £20 to the man who bought it, it ought to be worth as much to the Council to keep it. Illustrious sir, I cannot resist so cogent an appeal to those high principles of Business Government on which I have set my heart. It is with horses as it is with men; while there is life there is hope. It is admitted that the horse was getting a little slow, but this is more its misfortune than its fault, and even after another two or three years' wear and tear it might have been still worth more some way, if not in money, at any rate in sausages. It is not for me to lament for Annan. Its loss is its own. By a majority of 7 to 5 the twenty pounds' worth of sausage, still apparently sound in wind and limb, passes to a new master. What more, my dear Provost, can I say than that I wish it many happy returns of the day? John Bull.

To Captain Perrins, Chief of Fire Brigade, Redditch.

Dear Captain,—It pains me grievously to notice that you have brought upon yourself and upon the gallant officers and men of your brigade the censure of the District Council. You have desecrated Sunday, and you have allowed Mr. Councillor Terry to see you do it while he was on his way to church. I know you will say that when a gentleman offered to photograph yourself and the brigade free of charge, and to present a copy to the Council to decorate the walls of the Council House, you saw no harm in accepting the offer and in assembling your men on a day and at a time most convenient for the whole of them.

Unfortunately you forget that Mr. Terry and his colleagues are a spiritually-minded people; that though it is right to exhibit yourself and your men and the whole paraphernalia of the brigade round the town on Sunday when the occasion is one of civic ceremony, it is contrary to the Christian spirit and subversive of right living to add a photographer to the show in order to preserve for history a picture of the exhibition; that though the hypocritical humbug of self-righteous bigotry demands that the Council should not accept that Sunday picture from the photographer who took it wherewith to decorate the Council House, motives of holiness demand that you should be censured for your irreverent misdemeanour. My advice to you is to accept the censure of your masters, Messrs. Chadband, Stiggins and Co., with adequate humility, and to be good in the future; especially on Sunday. It is questionable whether you ought to permit the brigade to accept a fire-call on that day, but as to this you had better seek instructions.

John Bull.

To Dr. Miller, House Surgeon, The Infirmary, Middlesbrough.

Dear Dr. Miller,—As I am not at all certain that your evidence at the inquest on the child Manders, who died in the Infirmary after having been brought in seriously burned through playing with fire, has exactly the significance it appears to have as reported, perhaps you will elucidate it for me. The mother having complained that the nurse would not permit either her or the child's father to see the little sufferer "because there was scarlet fever in the ward," you stated that the case was not considered as serious as it really was, or the mother would have been allowed to see the child. Then, according to the reporter, you added that "this was the only ward they could admit the child to, and the ward was closed to the public on account of the fever. . . . They had removed the cases of fever but kept the ward closed as a safeguard."

You can see quite well, doctor, that this evidence as it stands implies a serious state of things in the Infirmary; nothing less, in fact, than that on the child's admission suffering from burns she was taken into a ward already infected with scarlet fever, so badly infected, indeed, that it was unsafe to allow the mother or father to enter it. What I am anxious to know, and what the public of Middlesbrough will be anxious to know, is the exact number of scarlet fever cases there were in that ward, how many cases there were other than scarlet fever, how they are all progressing, and where the patients were taken when you were compelled to close the ward on account of the pending publicity of this inquest. As it stands, the evidence certainly needs more explanation than the jury appear to have given it. John Bull.

To Mrs. Pankhurst.

Madam,—At the Albert Hall, you have openly invited violence, urged women to break windows, proclaimed your incitement to rebellion. And as the Carson-Londonderry agitators are allowed to preach insurrection in Ulster, I suppose you do not see why you should not also be let alone. But why direct your attacks only on property? A little reflection should have convinced you that the random breaking of windows may hurt poor sympathisers. I should prefer to hear of guns and barricades. Better still, why not all go out and nurse the wounded Montenegrins. Then you might be of some service to humanity. John Bull.

To William Le Queux, Esq., c.o. *Daily Express*.

Dear Prophet,—I have read with interest the account in the *Daily Express* of your recent interviews (during the past few weeks) with King Peter of Servia and his Prime Minister. I have also read pages 147-148, and 150-151 of your book, "An Observer in the Near East," published in 1907, and, strangely enough, I find both King and Prime Minister saying just what you said then. In other words, either you correctly predicted, five years ago, just what the King and his Minister would say in 1912, or they must have read the book and unconsciously committed your words to memory. As regards the King, I find it difficult to credit the second alternative, for his brain must be well nigh worn out by now with his favourite *slivovits* or plum brandy—but there it is. I note also that at another interview—date not specified—"during an audience with the King, he sighed and exclaimed"—a number of words which I, by another strange coincidence, find on pages 131-132 of your book!

Queux-rious, isn't it?

John Bull.

Turkish Ambassador, London.

Infamous if true that party Turkish surgeons left Constantinople for Yanina with supply cholera and typhus microbes, idea infecting water supply. Seems incredible but sooner or later Europe will know whether this must be added long chapter Turks' unspeakable atrocities.

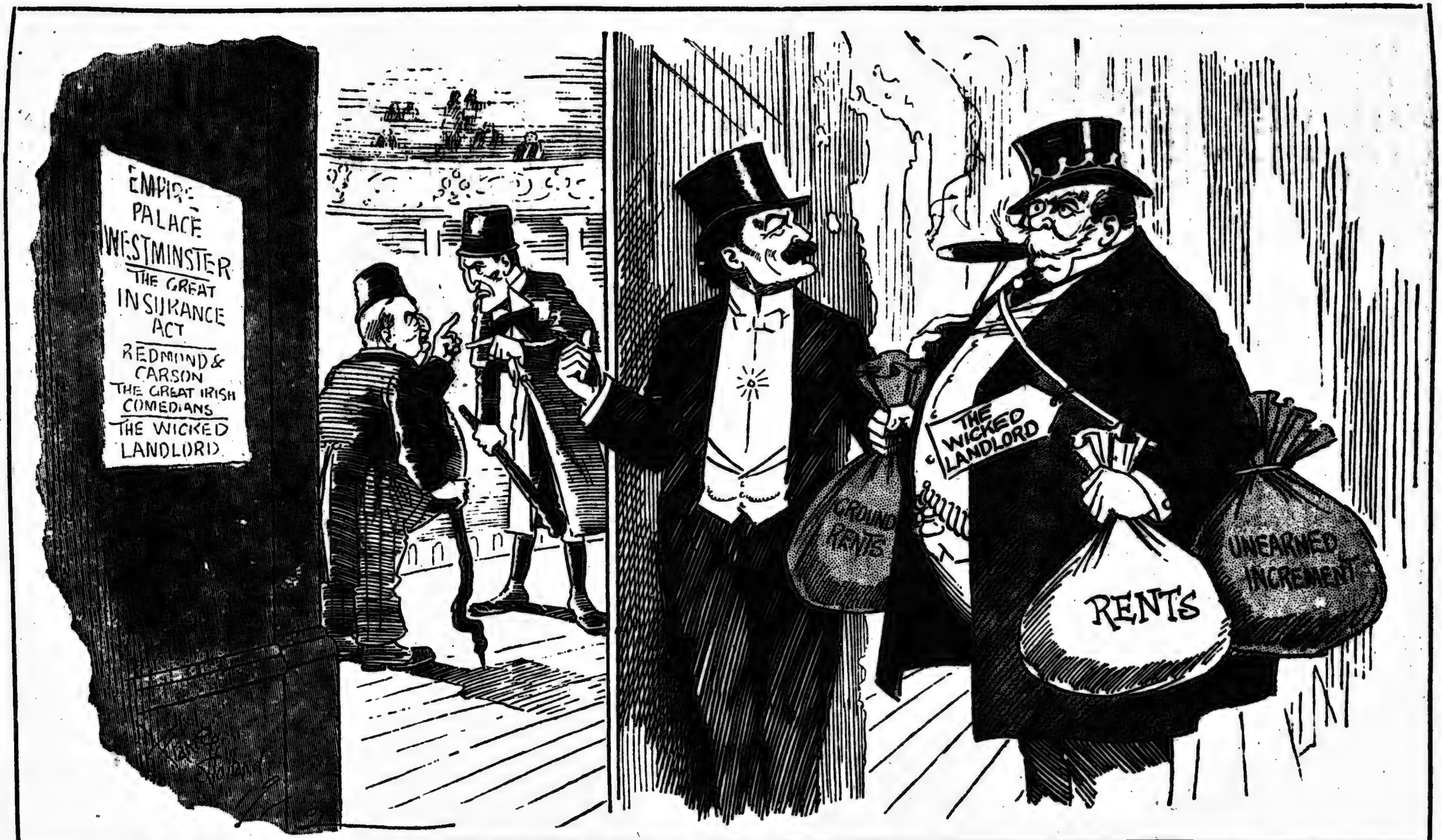
Bull.

Prince Lichnowsky, Berlin.

Offer hearty welcome and congratulations your appointment German Ambassador London. Also take note your statement Germany does not dispute Britain's mastery seas. No doubt shall now get along together swimmingly. Bull.

"Bullets" still Booming. Have a Shot this Week. Page 558.

THE NEXT TURN.



LLOYD GEORGE (the Stage Manager) to "The Wicked Landlord": "This Irish knockabout and 'Ninepence for Fourpence' Trick business has grown stale—the people are sick of it. Will put you on next; you're the chap to wake things up!"

OBJECT LESSONS.

THE WAR CORRESPONDENT.

"In the days of my youth," Dr. Bullfrog began, with a cough to clear the fog out of his throat, "the war correspondent was a great or, at least, burly man, nearly half a soldier in education and appearance, and one could well regard him as a hero with all the dangers and none of the glory of a warrior.

"Nowadays, my dear young friends, he is quite a chocolate soldier, one of the b-hoys, as the vulgar say. Take up any halfpenny daily and you will see rows of replicas of him, all ordered off to the front. I will just give you a type on the blackboard (Fig. 1), as your parents probably do not allow you to read the tosh which is dished up for those whose halfpennies burn holes in their pockets.

"Imagine rows and rows of young bounders like this, all rushing off to the seat of war—utterly unprepared, with no knowledge of any language save their own, City ideas of luxury, and no ideas of adapting themselves to circumstances. If any of you fellows desire to devote yourselves to journalism when you grow up, for goodness' sake take to war correspondence. It is not so difficult as it sounds. You have only to read up books of travel and acquire a smattering of a few languages. Five or six hundred words or phrases will take you through any country with comparative ease, and, if you have a fair memory, you can learn them in a few weeks while you shave and dress. The smatterings of a dozen languages may easily be acquired in a year, particularly if you repeat them at all leisure moments, in trains and trams or during music-hall interval — indeed, whenever you are left to the vacancy of your minds. (Fig. 2.) Then, when war is in the air, you volunteer for the front, talking very loudly to editors about your vast command of languages—or at least of language.

"With a fine roll of crisp bank-notes in your pocket, you loll like a lord in all the luxury which Mr. Pullman can provide. At every stopping-place you jump out and send off reams of telegrams for which you know your editor will give precedence on account of the huge expense. Just as rails and telegraph wires are cleared for royal trains or ministerial messages, so is the complete make-up of your paper subordinated to your views on the weather. Even the latest murder has to make way for the narration of your unsophisticated experiences.

"You saw much rain at Popofski station and nearly drenched your feet when scurrying to the refreshment room. So you telegraphed at 3d. a word that the weather was very damp and caused the recruits serious inconvenience. You had shuddered to find scarcely any provisions were available, so you were restricted to truffled quail, galantine and champagne for the next 12 hours."

(To be continued in our next, space permitting.)

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A SUCCESSFUL REMEDY.

VICTORY IN 3 DAYS

Read These Testimonials. *They are but a few from Legions.*

NO LONGER WANTS A PIPE.

Mr. H. Dexford, Merton, Devon, writes: "I took your 3 days' C Treatment, and am very pleased to testify that it completely took away the craving for tobacco, and I am also glad to say that I am feeling in much better health than I have for many a day. I have never once had a crave for the pipe since the first day I started taking your treatment."

CHEWED AND SMOKED FOR 25 YEARS.

Mr. Wm. Courtney, Mostyn, writes: "I had been a heavy smoker and chewer for 25 years. I am proud to say that since taking your C treatment the craving has entirely gone. I am a cured man with a clear brain and elastic step."

USED TOBACCO FOR 20 YEARS.

Mr. J. C. Guest, King's Norton, writes: "I write to tell you that your remedy for the Tobacco Habit has cured me entirely, and I have no desire to smoke at all now. It seems a marvel to give up the habit so easily after being addicted for a good 20 years."

NO LONGER WANTS CIGARETTES.

Mr. H. Thistlethwaite, Burnley, Lancs, writes: "Please accept my sincere thanks for your C Treatment. It has cured me of the Tobacco Habit, and I have no further desire for cigarettes. You can make what use you like of this letter, and you can refer anyone you like to me."

SMOKED 100 CIGARETTES WEEKLY.

Mr. C. Stables, Horsforth, writes: "I feel that I must write and let you know the result of your C Treatment, which has been a success. I used to smoke 100 cigarettes per week, and the craving for them was very great; but before I had finished your three days' treatment I had lost all desire to smoke and I must say that I feel much better now that I no longer smoke."

HEAVY SMOKER OF CIGARETTES.

Mr. J. Sincock, Redruth, writes: "Your C Treatment is all that you claim it to be. I was a heavy smoker of cigarettes, but I now have no more desire to smoke, and I thank you very much for what your C Treatment has done for me."

LOST ALL DESIRE FOR TOBACCO.

Mrs. R. Roberts, Cinderford, writes: "I am writing to say my husband has entirely lost all desire for tobacco since taking your C Set of Remedies. He has not touched tobacco in any form since he started taking them, and although he had a box of cigars sent to him, he has no desire whatever to smoke them."

GLAD TO SAVE MONEY.

Mr. James Ritchie, Aberdeen, N.B., writes: "Your C Treatment has proved excellent. I have no desire for tobacco now. I am very glad to be rid of the habit, because I can very well do with the money which I used to waste on tobacco."

ALL DESIRE OR CRAVING IS REMOVED FOR Pipe, Cigars, Chewing Tobacco, Cigarettes, Snuff.

I offer a genuine guaranteed remedy for tobacco or snuff habit in 72 hours. It is mild, pleasant, strengthening. Overcomes that peculiar **nervousness** and craving for **cigarettes, cigars, pipe, chewing tobacco,** or **snuff.** Tobacco is **poisonous** and seriously **injures the health** in several ways, causing such disorders as nervous dyspepsia, **sleeplessness,** gas, belching, **gnawing,** or other uncomfortable sensation in stomach, **constipation headache, weak eyes, loss of vigour, red spots on skin, throat irritation, catarrh, asthma, bronchitis, heart failure, lung trouble, melancholy,** neurasthenia, loss of memory and will power, impure (poisoned) blood, rheumatism, lumbago, sciatica, neuritis, **heartburn, torpid liver, loss of appetite,** bad teeth, **foul breath,** lassitude, **lack of ambition,** weakening and falling out of hair, and many other disorders. **It is unsafe and torturing** to attempt to cure yourself of tobacco and snuff habit by suddenly stopping—don't do it. The correct method is to **eliminate the nicotine poison** from the system, strengthen the weakened, irritated membranes, and gradually overcome the craving. You can quickly and easily quit tobacco and enjoy yourself a thousand times better while feeling always in robust health. My FREE book tells all about the **wonderful 8 days' method.** Inexpensive, reliable. Also **Secret Method** for conquering habit in another, **without his knowledge.** Full particulars, including my **Book on Tobacco** and **Snuff Habit,** mailed in plain wrapper, **free.** Address:

TOBACCO HABIT CONQUERED IN 72 HOURS

FREE

EDWARD J. WOODS, 10, NORFOLK ST. (306 T.J.), LONDON. W.C.

SATISFACTION GUARANTEED

Large size Mahogany Bedroom Suite, constructed on Sheraton lines and inlaid with Satin Wood. Two Cane Seat Chairs are included. **£14 14 0**

That is the principle that has built this business and established us in the confidence of the buying public. We satisfy our Customers, no matter how small the amount nor how much trouble it necessitates. The matchless values which we are constantly offering, the efficient service which we place at your disposal and the gigantic stock that we lay before you are all important factors in our business. Still, none is of such great importance as the fact that we guarantee you satisfaction.

Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

TERMS.

Worth. £	Per Month. £ s. d.
10	6 0
20	11 0
50	1 8 0
100	2 5 0
200	4 10 0
500	11 5 0
1,000	22 10 0
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10 % DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT.

In this department we hold a stock valued at considerably over £10,000, and shall be pleased to forward a special catalogue post free on application.

In order that Country Customers may make a personal selection we will pay their fares to town on all orders of £20 and upwards.

Oak Sideboard constructed on Jacobean lines and finished a rich antique colour. **£9 19 6**

Country orders are packed and delivered free.

OUR FULLY ILLUSTRATED CATALOGUES CONTAINING OVER 900 ILLUSTRATIONS AND SEVERAL COLOURED PLATES OF SUGGESTIONS WILL BE FORWARDED FREE ON APPLICATION.

MIDLAND

FURNISHING · CO · LTD

15 TO 23 · SOUTHAMPTON · ROW · HOLBORN · LONDON · W·C

OFFICE BOY: "If I send this parcel by the 6 o'clock post, will it reach Brighton in the morning?"
WORRIED CLERK: "Of course it will, stupid!"
OFFICE BOY: "Well, it won't, see, 'cause it's addressed to Margate." (Exit Office Boy smartly.)

WEYMOUTH'S CHIEF CONSTABLE.

A SCANDALOUS ACCUSATION PROVED TO BE UNFOUNDED.

In our last issue we addressed an Open Letter to Mr. Eacock, Chief Constable of Weymouth, based upon a letter received by us, and purporting to be written by a Mr. H. Rosslyn, whose son was recently before the local Bench on a charge of stealing a fan, and who alleged that upon his coming forward as a witness he was confronted, at the instance of the Chief Constable, with a conviction seventeen years old. We have now received the following from Messrs. Andrews, Son and Huxtable, Solicitors, of Weymouth:—

> We have been consulted by Mr. Eacock, Chief Constable of the Borough, as to the grave libel appearing in your issue dated October 19th, 1912. We are instructed by Mr. Eacock there is not a word of truth in your statements, and where you could have "read with astonishment" the facts you allege passes our comprehension. The gravity of the libel is added to by large placards all over the town stating: "John Bull—Shameful Police Methods at Weymouth." Of course, a man in the position of our client will be gravely and seriously injured unless this slanderous libel is immediately withdrawn, and an ample apology given in your columns in the same public manner as you have made these charges. We must ask you to be good enough to let us know at once if you will do this, and reimburse Mr. Eacock any expense he may have been put to, otherwise we must request you to give us the name of your solicitors.

We at once despatched a Special Commissioner to Weymouth, and, after full enquiries, are satisfied that there is not an atom of foundation for this aspersion upon Mr. Eacock—to whom we tender our sincere apologies. We are equally satisfied that the man Rosslyn is a downright bad lot, and that the Chief Constable acted in a very generous manner towards him.

PITY THE POOR EDITOR!

GEMS FROM OUR LETTER BAG.

"Is it true that the official gave the maid permission to extract the nurse's bedroom door key, thus preventing the nurse having any privacy in her own room either in her off duty time or during her hard earned slumbers at night."

"A month ago I sent you a Cribbage problem for solution. . . . I will endeavour to find its solution elsewhere. I should like to state that the discourteous way in which my letter evidently has been treated surprises me not a little."

The Great Energiser. The only cure for Brain fag, "Nerves" and Worry. Recharges the Human Battery, the Brain, with Vital Force. Guaranteed free from strychnine or any other poisonous drug. Post Free in the British Isles.

1½ Brainine 2/9

Large Size contains Three Times the Quantity.
"BRAININE" is sold at all Boots' branches throughout the United Kingdom; Taylor's Drug Stores; Parkes' Drug Stores (all branches).
If you have any difficulty in procuring a supply, cut out this order and post direct with remittance.
To THE BRAININE COMPANY, 2, Marsham Street, Westminster, London, S.W.
Please forward me a supply of BRAININE, for which I enclose P.O. 1/1½ or 2/9
Name .....
Address (in full) .....
.....

"John Bull's" Bisley—Anywhere on the Target wins. See page 558.

"I AM VERY GRATEFUL FOR THE FREE PRESCRIPTION."

"THERE IS NOTHING LIKE IT FOR PAIN."

"It was a lucky day for me when I saw in your columns the free prescription that cured Mr. Williams. At the time I was down with influenza, and aching in every bone in my body. One doctor said the pains were Neuralgia, while at the hospital they told me they were Neuritis. Taking medicine was agony to me, as it so affected my heart. I had the prescription filled the same night, and in the morning I was up, my cold was gone, my heart normal, and though I had a little pain during the day, I have not had it since. I gave it to my mate, and he tells me that he has lost his Rheumatism and Lumbago.

"The prescription was this: Go to the nearest chemist's shop and get 60 grains of Kephaldol in tablet form. Take two tablets at once, and then one every hour until the pain is gone. I took three when I went to bed, and broke up my cold."

Mr. Johnson Hicks, Newcastle.

If you would be

HEALTHY & HAPPY

and "always

MERRY & BRIGHT"

You cannot be healthy or happy if you are suffering from indigestion. When that is your condition only a part of the food you eat is being used to nourish and strengthen your body. The rest of it is lying undigested in your stomach, fermenting and giving off gases that pollute your whole system. The existence of bad digestion is seen in a variety of ways. You may have pain in the chest and stomach after eating, biliousness, headaches, giddiness, sleepiness, coated tongue, and a poor appetite. These symptoms are present because your stomach is not in condition to properly perform its allotted task. To be healthy and happy, to be "always merry and bright," you must remove all distressing and dangerous symptoms of indigestion by taking Mother Seigel's Syrup. It will make you healthy, active and strong. Tens of thousands of people in the past forty years have found it a safe household remedy. To-day it is well known in thousands of homes, in sixteen different countries, as a preventive and cure for all stomach disorders. Get a bottle and try it for your case. Every dose is a step towards good health.

Take

MOTHER SEIGEL'S SYRUP

AND YOU'LL FEEL "AS FIT AS A FIDDLE."

The 2/6 Bottle contains 3 times as much as the 1/1½ size. Also in tablet, 2/9.

"I'M STRONG ONCE MORE."

"I was once weak, thin, emaciated, puny, and colourless. Would you ever believe that I am the same man who came into your office three months ago? Look at me. See how well my muscles are developed. I have strength, vitality, energy, vim, and vigour. That 'AJAX' DRY CELL BATTERY is a wonder. There is nothing like it to put 'steam' and life into one."

Such are the enthusiastic expressions of an "Ajax" patient.

That's what it does. It makes men out of the weakest specimens: big, robust, healthy men; the kind that are admired and honoured. Wouldn't you rather be such a man and have people point to you and say: "Isn't he a fine chap!" than to be a weakling who is trodden upon and despised? You can be, if you will let us pour a stream of electric life into your weakened nerve centres while you rest.

The "AJAX" BATTERY is a dry-cell electric generator. It is always charged, always ready for use. You do not have to be bothered with any acid or other substances in charging it. It gives out its current whenever it is applied to the body. It is endorsed by the highest authorities as the only genuine electric body battery ever invented. The well-known electrical expert, W. Lascelles Scott, Esq., after an exhaustive test, says: "The results have been eminently satisfactory throughout, and, indeed, greatly beyond my initial expectations." This battery secured the Grand Prix and Gold Medal at the International Exhibition.

A FREE BOOK telling all about the electric cure is sent free upon application. It is entitled "Electricity—The Road to Health." It is a volume of 30 pages which is brimful of the things the true lover of health likes to read. It is well worth two guineas to any sufferer, yet it does not even cost you a penny stamp. Please ask us to send it to you at once. We will give you the names and addresses of hundreds of "AJAX" men—the men who have been cured. We have a book for women also. Call at the office for a free test, if you can, or write at once.—THE BRITISH ELECTRIC INSTITUTE (Dept. 41), 25, Holborn Viaduct, London, E.C.

The real test
of a Shaving Soap comes when you have finished lathering and begin to use the razor.

CALVERT'S
CARBOLISED
Shaving Soap

produces a lather which, as you notice, at once makes the beard yield readily to the razor, so that you secure a clean shave without scraping the skin.

10d a stick from your chemist.
For sample send penny stamp to—
F. C. CALVERT & Co. (DEPT. 2), MANCHESTER.

DUNVILLE'S V R WHISKY

May be obtained from all Wine and Spirit Merchants.

In 3, 6, and 12 Bottle Cases.

Insist on seeing "BOTTLED BY DUNVILLE & CO. LTD." on the Capsule and Back label. NONE OTHER GUARANTEED GENUINE.

Write direct for name of nearest retailer to

DUNVILLE & CO. Ltd., Belfast or London.

BULL'S EYES.

Notes of Interrogation:—

Hasn't the "single" tax got a "double" object?
What usually happens to Greece in a warm place?
Shouldn't "booing" in the House be "tabooed"?
Why not make an aim for yourself? (See page 558.)
Isn't it impossible for Roosevelt to "take it quietly"?
Is Lloyd George getting "stuck up" over the Insurance Act?
Won't the Balkan Allies find that the Ottoman is not so easily sat on?
Shouldn't "German banned" be the City Corporation's taste in music?

* * *

Merely Rumours:—

That an office-boy has been found who has never whistled.

That a pen was discovered in a post-office with a nib only a year old.

That an angler was heard to declare that George Washington was his hero.

That the umpires were seen hurrying to the wickets in a recent cricket match.

That a golfer was heard to say simply "Jackass!" when he broke his club.

That the 6.30 editions were not obtainable the other evening till five o'clock.

That a well-known actress has had her photo taken without showing her teeth.

That Ben Tillett was seen in Lockhart's dining with the Editor of the *Express*.

* * *

Dean Inge says French novels are untrue to life. We hope so.

* * *

A school for mothers has been opened. They will be as wise as their children soon.

* * *

Who says the new stamp is not popular? Of late, it has been in everyone's mouth.

* * *

"We rarely see things as they are," says a new Socialist paper. This is candour indeed.

* * *

"Tight skirts bad for trade," we read. We always thought that they revealed good figures.

* * *

A Glasgow man beat his wife because his favourite football team lost. She got a "penalty kick."

* * *

The Turkish armies are taking the field without the fez. Going for the foe "bald headed," in fact.

* * *

The woman whose face is her fortune should remember to put aside something for "depreciation."

* * *

"Women have been forced into lying," says Lady Cook. Yet some of them do it quite naturally.

* * *

"Highland Whisky Going Up" reads a headline. In the Strand the tendency is all the other way.

* * *

The Berlin woman who bought and paid for 42 pairs of boots in a day must be a person of some standing.

* * *

Harry Lauder is to play Hamlet. We hope the critics will remember that it is a "charity" performance.

* * *

"No motor-'buses" is one of the prophecies for the year 2,000. Now we know the date of the millennium.

* * *

Over three hundred needles were found in the stomach of a Roumanian woman. Did she suffer from the stitch?

* * *

A Brooklyn man, divorced after two days' marriage, said the ceremony was a joke. Evidently the lady didn't see it.

* * *

During 40 years' service, an engine-driver has travelled over 1,847,000 miles. One must go a long way to beat that.

* * *

"A wilderness of stones," is how King Nicholas describes Montenegro. It will be still more "stony" after the war.

* * *

The Montenegrins, we read, are a very chivalrous people Yes, they even say "After you" to their enemies, the Turks.

* * *

A New Zealand judge proposes to make "treating" an offence against the law. He evidently looks upon it as a "standing" nuisance.

* * *

Dr. Schofield says a fire in his room makes a man feel less like a bachelor. If it makes it too hot for him, he'll feel quite like a married man.

* * *

The intoxication of war seems mostly due to the Porte.

* * *

"Money in Poultry," we read. Heads and tails, of course.

* * *

Even big farmers this year will find themselves small holders.

* * *

The burglar sketch at the Hippodrome proved a very taking one.

* * *

"Decimal Parliaments," says a heading. Most of them are dotty enough.

* * *

A Mr. Fender has been playing for Sussex. A sort of cricket on the hearth.

* * *

"Champagne for spaniels," we read. But pups in their cups are well known.

* * *

"Tramway Breakdown," says a heading. After going the pace, no doubt.

* * *

"Good hop year," we read. And many a farmer is crippled by his bad corn.

* * *

"Boats for All" will be pleasant news for those waiting for their ships to come home.

* * *

The fire at the G.P.O., it is thought, was caused by some words in a major's telegram.

* * *

A woman at Tottenham: "I am the wife of the disinfectant." Someone evidently in bad odour.

* * *

"Strength by Mail," says an advertisement. One of the exercises is a pillar-box, we presume.

* * *

A professor says that few musical men are bald. Most of them are able to compose their 'airs.

* * *

The Speaker fears that even roses will soon be taxed. He has evidently been alarmed by the Thorne.

* * *

A large hotel for horses has been built in Germany. Most of them here have to take their bit in the street.

* * *

A Mr. Giblett has been writing about the American motor-car invasion. Inside information undoubtedly.

* * *

A doctor has found sixteen million microbes in three ounces of sausage. Needless to add it was a Germ 'un.

* * *

In spite of the popular craze, the old Embankment habitués say they are not having much of a rag-time now.

* * *

Farmers estimate that one butterfly does one pennyworth of harm daily. If all butterflies were as cheap!

* * *

Statuettes of the Prince of Wales, bearing his college arms, are being sold. This looks as though he means business.

* * *

Colonel Seely's phrase, "Compulsory service by consent," sounds much nicer than "doing it because they have to."

* * *

A clock which calls out the time has been invented. It will doubtless be bought by people who consider it rude to point.

* * *

According to a Consular report, some cows thrive on dried fish. But this doesn't account for the dairyman's whiting.

* * *

An assize judge complains of the lack of a cushion. We thought that a seat on the Bench was always a soft thing.

* * *

A deserter who had fallen asleep in a stable was betrayed by his snores. Not the only one who has paid through the nose.

* * *

Most children have gained weight during the holidays, says a report. This proves where some of the parents' pounds have gone.

* * *

During the last twelve months twenty-three elephants have been stolen in Siam. Not a bad bag, to say nothing of the trunks.

* * *

The mysterious man seen riding a high bicycle in London is supposed to have started years ago from John O'Groats for the metropolis.

* * *

A vicar, to raise funds for re-roofing his church, says that everyone contributing threepence can claim a tile. A sort of slate club for a rainy day.

Our First List of "Bullets" Prize Winners—see page 559.

HOW TO MAKE ½ PINT OF THE BEST COUGH SYRUP FOR 2/6.

Famous Doctor's Recipe that Saves about 8/- on Cough Medicines.

As there seems to be a regular epidemic of Colds and coughs, the following valuable recipe will be welcomed by many.

Secure from your Chemist 1oz. of "Parmint" (Double Strength), take this home, and add to it ½ pint of hot water and 4ozs. of granulated sugar, stir until dissolved. Take one teaspoonful 4 times a day; this will give instant relief, and will usually cure the most obstinate cough within 24 hours. It is pleasant to take, and is extremely valuable in cases of incipient Lung Troubles; it is strongly recommended by Physicians, as its nourishing elements give renewed strength to those who have become weak through prolonged illness. This recipe has often been published, and thousands of people know its value.

Riley's Billiard Tables

CASH OR EASY PAYMENTS.

Riley's Miniature Tables are so truly proportioned that you always get the same true game as on a standard table.

Prices from £3/7/6. The most popular size is 6ft. 4in. at £5/5/0. Riley's Combine Billiard and Dining Tables from £13/10 to £32. Prices include all accessories and Carriage Paid to nearest railway station in the United Kingdom.

Gray's Book on Billiards, published at 1/-, will be sent post free on receipt of 2d. stamps.

FREE on receipt of postcard, full detailed Illustrated Catalogue of Billiard and Dining Tables.

E. J. RILEY, LTD., IMPERIAL MILLS, ACCRINGTON.
London Showrooms: 147, Aldersgate Street, E.C.

BUCHANAN'S WHISKY

"BLACK —&— WHITE"

The Highest Standard of QUALITY.

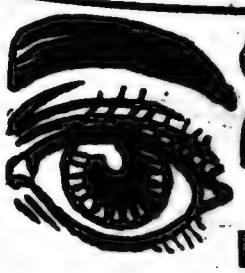
IS YOUR HEART BAD?

Feel your pulse. Is it regular? Do you ever have Palpitation, Shortness of Breath, Skipping a Beat, Cold Hands or Feet, Dropsy, Pains under the Left Shoulder Blade, Trouble in lying on Left Side, Dizzy Spells, Drowsiness after Eating, Violent Starts in your Sleep, Fullness in the Throat, Neuralgia Around the Heart?

If you have any of these symptons is it not time to correct them?

OXIEN has proved an almost infallible cure of Heart Complaints. Let us send you a FREE PACKET, that you may, WITHOUT COST, try its effects upon your trouble. We will send a week's Trial Treatment, relying on your telling your friends if it does you good. Full particulars of use and of some of the cures with every packet. It costs you nothing to try.—THE GIANT OXIE CO. Ltd. (Dept. 222 F.F.), 8, Bouverie Street, London, E.C.

FREE BOX—OXIEN.



2½ SPECTACLES and EYE-GLASSES 5/3

EXAMINATIONS AND ADVICE FREE.
Send for Illustrated Booklet and Self-Test.
BLOOM'S, Qualified Opticians, 53, BEDFORD ST., STRAND, W.C.

You should always ask for Arrow Collars and see that you get them

These collars are made of fabrics shrunk by the Clupeco process before cutting. This ensures a non-shrinkable collar; one that will always fit right. Shirts are made with neckbands in half sizes, that is, a size every half-inch.

With the collar a quarter of an inch larger, instead of the old half-inch, perfect fit and sit is assured. There are over a hundred styles to select from.

Refuse Inferior Substitutes. The genuine are never sold below 7d. each or 2 for 1/-, and always bear this mark.

TRADE ARROW MARK
CLUETT, PEABODY & CO.

A postcard to Cluett, Peabody & Co., 12E New Union Street, London, E.C., will bring the style book of Arrow Collars post free. Remember that every hosier can obtain Arrow Collars for you at the fixed price of 2 for a 1/-. We will have them sent direct by post if we have no Agent in your town and your hosier will not procure them for you.

What is Your Number?

Our New Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL *of specified date,* bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claims have been received for our issues of September 14th, 28th; October 5th.

D. E. WATSON, Esq., "Norcot," Fairfield Road, Latchford. September 14th. No. 137267.

M. H. BRADLEY, Esq., 3, Park View, The Cape, Warwick. September 28th. No. 185480.

G. ALDRIDGE, Esq., Cutnall Green, Droitwich. September 28th. No. 190336.

CHAS. S. WALLACE, Esq., 12, New King Street, Bath, Somerset. October 5th. No. 211014.

J. J. SHEPPARD, Esq., Boar's Head Hotel, Perry Barr, nr. Birmingham. October 5th. No. 427369.

The following are the fifty numbers for our issue of October 19:—

6185	173217	356662	558327	677929
20522	179656	378524	566798	688475
36148	193296	411314	574936	696557
54787	200380	428759	580297	700679
76527	229571	454392	593547	719668
102417	245298	466825	613809	721470
129775	262881	492081	634331	724312
139849	307644	504200	652108	729214
154451	326645	533156	662218	730418
166588	347662	546560	668056	731802

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR NEXT ISSUE (PUBLISHED OCTOBER 30TH).

JOHN BULL'S GENERAL LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

For Financial and Insurance Replies, see page 556.

For Sporting Replies, see page 560.

H. E. H. (Upper Tooting).—We know nothing against the establishment carried on at Sesame House, Queen's Road, St. John's Wood. The principal is, we believe, a Miss Gordon Smith.

"READER" (Motherwell) tells us that our old friend Hughie Ferguson has Parliamentary aspirations, and proposes to oust Mr. Barnes from his seat. We shall back Barnes.

F. C. (Cairo) sends us a copy of the *Egyptian Mail*, containing, under the heading "The Political Situation," a verbatim reproduction of some of our recent editorial notes—without, however, making the customary acknowledgment. The amenities of journalism have apparently not yet reached Egypt.

"GETHOM" (Holytown) points out, in reference to our recent statement that a girl of 21 may not legally marry without her parents' or guardians' consent, that such is not the case in Scotland, where "a *man* of 14 and a *woman* of 12 may marry without anyone's consent." Not even their own, we presume! He also points out that in Scotland a minor may be sued for goods supplied and cannot successfully plead infancy. He then asks us whether the Chancellor of the Exchequer is entitled to draw his salary after he has ceased to hold the office, whether by resignation or otherwise. The answer is in the negative. What is the Scots Law?

J. F. (Stalybridge) enquires regarding "Union Transit" (26, South Castle Street, Liverpool), advertisers of jobs in Canada.

C. W. (Barrow-in-Furness) says the Prudential are advertising in big red letters: "Do not return your card to the Post Office if you want full benefits." They have also sandwichmen parading their particular attractions. And all for the public good!

Miss H. C. (Walsall).—We are sorry we cannot advocate the claims of any particular candidate for the Hospital for Incurables. It would be unfair to others, so we can only wish your uncle good-luck.

F. B. (Bath).—You are entitled to cut as much of the branch of your neighbour's tree as overhangs your garden. Choose the portion with fruit on it.

A. K. (Aberdeen).—It is your own fault and that of other readers if our millionth copy is not yet out.

E. F. G. (Huddersfield).—We advise you to write to your lessor direct, explaining that the mortgagee insists on your insuring the property in one office, though your lease stipulates another, thus necessitating your paying two premiums. Ask him to consent to the mortgagee's office, and let us know if he declines.

"RUSTICUS" (Heveningham) tells us a terrible story of the immorality of the parish. Out of the total population of 273, 52 houses contain two, or three, or more families, and in 24 of them the stork appears to have been fairly busy of late. What is the rector doing? And what says the local magnate, Lord Huntingfield? By the way, what an appropriate name for a lord!

M. H. (Dover).—We have often warned readers against Luck and Co. (Bradford). On no account let the maid pay them anything.

"SCOTTIE" (Perth).—You cannot contract out of the National Insurance Act, and you must comply with it, even if you—in common with many others—can show that it is to your personal disadvantage. Several farmers have been fined heavily for endeavouring to evade it. You can, however, agitate for its amendment.

Mrs. C. H. H. asserts that Mrs. Leigh only dropped her hatchet into Mr. Asquith's motor, though she might easily have brained him if she liked, and that hysteria is far more dangerous in Belfast. We must insist, however, that such Suffragette antics scarcely come under the category of political offences.

R. P. (Berkshire).—If a person with whom you have a contra account becomes bankrupt, you must pay the amount of your indebtedness in full, and prove in the bankruptcy for what is owed to you. It is hard lines to receive only 7s. in the £, but it's the law.

R. R.—We fear you have been imprudent, or, as you say, "silly," in your dealings with the letter-head printer. As his threatening missives are mimeographed, he probably does a thriving trade in this sort of business, and the fact that he is suing in a distant county court makes defence difficult. Perhaps other readers have had dealings with him (H. C. Orton, 10, Birkbeck Road, Dalston, N.E.). R. R. adds "the agent got me to sign I don't know what. I did not take the trouble to look at it, because he appeared to be such a nice man, talked ever so long about his church and one thing or another." Still, "R.R." should have remembered that the collection would be taken later on.

"A WELL-WISHER."—You can recover from your husband any property that belongs to you. If the value is under £100, sue in the County Court.

"NANCY" (Luton) asks: "How can I stop my young man from saying rude things every time we go out together?" Why not try staying in? Better write *Mrs. Bull* about it.

M. C. N. (Llandrindod Wells).—You cannot obtain damages for personal injuries unless you can prove that they were caused by the negligence of the other party. As the man's horse became unmanageable and threw him on to you, you could not substantiate your case. It would be held to be an accident for which he was not responsible.

F. A. D. (Launceston).—We have so often discouraged advertisers of jobs on liners that we should grow monotonous if we did so again. You cannot have studied our Letter-Bag to much purpose.

R. M. (Maida Vale).—There is no reason why you should not allow half your commission to the customers you introduce, if you so desire.

"SUSPICIOUS" (Liverpool) says: "Will you decide a bet? I have wagered that you intend to join the Government as Chancellor of the Exchequer after the next election." He wins.

E. M. A. (Arundel).—We enquired of Messrs. Lloyd the price at which they issued their International Library in 1906, but they have apparently forgotten—the only answer we could obtain being that it was all done with years ago!

K. H.—Solicitors have a lien for their unpaid charges on any property belonging to their clients which comes into their hands, and they can exercise this lien even if the debt is barred by the Statute of Limitations. If you have been overcharged you could sue for the sum of the excess in the County Court, but as the amount is small, you had, perhaps, better let the matter drop. The solicitors were, however, entitled to charge for preparing the partition deeds, as this was done on your instructions and it was no fault of theirs that the mortgagees would not agree to the partition.

G. C., an inmate of the Marylebone Workhouse, sends us a doleful poem on the "Workhouse Bell," of which the following is a representative verse:—

> Skilly for breakfast, skilly for tea,
> For the outcast poor of humanity;
> Oakum to pick, and the casual's cell.
> List to the sound of the workhouse bell.

We duly list.

S. A. B. (Haverhill).—We are afraid that your friend who desires to be a voluntary contributor, paying the whole of the Insurance Tax, must be an absolute fool. The workman who pays 4d. will not get value for his money, so how much more unsatisfactory the position of a person who pays 7d. for the same benefits! You should tell him to go to!

C. W. O. (Oxford Street) was kept waiting 15 minutes when ringing up the other day and was then informed that the delay was due to fire-drill at the Exchange. He wonders what would have happened if his own premises had been burned in the interval.

R.O.N. (Rotherham).—If a person is fined £50, or two months' the magistrate can order his goods to be distrained upon if he does not pay. The convicted person cannot take his choice of paying the money or "doing the time." Otherwise, we might have nearly "everybody doing it" to save so large a sum.

A Reader Wins £100.—Who's Who on page 559.

G. T. (Harpenden).—Your insinuation that the names of those who receive half-crowns for "Biscuits" are not published owing to a wish on our part to retain the money, is not a very worthy one. Were we to print them, we should have an outcry from thousands of readers at the waste of space. Anybody interested can usually obtain the full name and address of the original sender of any particular "Biscuit," though occasionally we are asked to treat such details as confidential, as their leaking out might seriously harm the person who had been the means of bestowing publicity upon the foolishness of some local tin god.

C. S. B. (Clapham Junction).—It is a very sad case, but the girl has found out the man's character too late. The fact that he was convicted of many criminal offences before the marriage is not a ground for getting it annulled, and, as the law is at present, his subsequent conviction and long sentence does not assist her. She cannot, however, be compelled to live with him. Drastic reforms in the Divorce Law are expected shortly, and we hope she will then be able to rid herself of this incubus.

R. S. (Keith) asks whether it is true that the State pays all the expenses of advertising, printing, &c., incurred by the various Approved Societies. And "R. S." is a Scot!

P. C. (Kilburn).—As you signed an agreement to accept a moment's notice, you are bound by it. Most of the large West-end drapery firms insist on their employees executing such agreements, and, as in your case, often take advantage of it by dismissing some of their assistants just before they are entitled to their annual fortnight's holiday. It is a crying scandal.

T. T. (Mile End) calls our attention to an exaggerated account by a contemporary of its good work in the East-end. We must not, however, criticise other journals. Birds of a feather, etc.

"Out of Work Man."—If you fraudulently remove your goods to prevent the landlord distraining for arrears of rent, such goods may be seized wherever found within thirty days, if not previously sold to some person not aware of the fraud. This accounts for the prevalence of nameless moving vans on dark nights.

C. R. G. (London).—We have looked into your complaint *re* Hapgoods, and are satisfied that it is entirely without foundation.

"Trent" (Newark).—A weekly tenant is entitled to only a week's notice. If he does not leave, the landlord must apply to the Court for an ejectment order before he can turn him out. On such an application the magistrate usually allows the tenant about three weeks in which to find another house.

J. K. (Wandsworth) complains that he paid a deposit of 10s. 6d. on account of the cost of lessons in motor driving, and before commencing his studies, having obtained a satisfactory situation, was desirous of cancelling the arrangement, but the school gave him only the option of taking some other course or transferring his agreement to a friend. We think, in the circumstances, it should be content with forfeiting the deposit. "D. H." asks: "Is it true that the leading superintendent of the International Correspondence Schools for Great Britain has resigned his post?" He had better address his enquiry to the Managing Director.

F. F. (Camden Town).—Don't be afraid! The freeholder is only trying to "bounce" you. The executors are liable to pay the dilapidations only out of the deceased's estate. It is not their debt personally.

"Salesman" (Ayr, N.B.) has a complete set of John Bull from No. 1, and wants offers for it. He will give one-half the amount to our "Human Document" fund. There's Ayr!

"Constant Reader" (Aberdare).—If you fail to pay the instalments under the judgment summons you may be committed to prison for "Contempt." You had better apply to the Court immediately to vary the order, on the ground that your position has changed since it was made.

A. R. D. (Bromley) sends us the syllabus of the Marlborough Place Literary and Debating Society, and calls our attention to the fact that on November 26th there is to be a discussion on "If not Party Government, what then?" The answer is obvious; no more waste of time and money.

"Tubbo" (Westbourne Park).—As your wife has gone away with another man, you are no longer liable to maintain her; you will, however, still have to support the children, and you are entitled to their custody.

"Elector" asks why anyone ever wants to become a Borough Councillor, and suggests a desire for notoriety. Or a desire to serve his borough, *penses-tu?*

M. J. S. (Lancs.).—The fact that the parties gave wrong ages does not invalidate the marriage. It is an offence to give incorrect information on such occasions, but ladies often take risks in this respect.

F. E. L. (Montreal) contradicts our correspondent, "Electric Spark," and says he must have been "an engineer on a chewing-gum stand," whatever that may be. F. E. L. says that none of his machinists and fitters receive less than three dollars a day, and potatoes cost 18 cents per peck. Why do they use Yankee coinage in our dominion? That prevents us from calculating the difference. However, we are glad he has had no complaints to make during seven years. We wish we could say the same ourselves.

L. G. (Loughton).—As the weekly dance is the only excitement in your miserably dull district we should have thought the police would have refrained from raising difficulties, but perhaps they are not invited, and think they will obtain some glory and excitement out of a petty and technical prosecution. Whether the proprietor of the hall can be compelled to obtain a music and dancing licence depends on the powers of your local Council under its Act.

"Veterinary" (Guildford).—Be a man and give your name and address when you next send rude post-cards in red ink. Meanwhile, go to the dogs or the knackers.

M. B. (Cardiff) complains that she applied to the Charity Organization Society for a loan, and was asked many searching and impertinent questions, after which the Society without her knowledge or consent sent out many letters appealing for assistance on her behalf. She now wants to know if she can take proceedings for libel, and to have her name removed from the Society's books. We sympathise, but no action would lie in such circumstances. No doubt, her name would be expunged immediately on request.

M. H. (Bovey Tracy), a pedlar, sends us a harrowing description of the doings at common lodging-houses. We are afraid there is much truth in what he says, and certainly agree with him that a strict register should be kept of the names of those compelled to spend their nights in such places, particularly in view of the risk of fire. If what he tells us regarding the long-continued gross sanitary abuses is true, the officials responsible for the supervision of such places should certainly be hauled over the coals—or through the exposed and broken drain pipes.

"Becos" (Clapham Road).—Although the loose wording of the Insurance Act leaves it in doubt whether an insured mother can claim the maternity benefit whether she is married or not, it is clear that if she is uninsured, but the wife of an insured man, the 30s. is payable, whereas she would receive nothing had no marriage ceremony taken place. The statement in our article to which you call attention is, therefore, quite accurate.

L. J. K. (London, W.) wants us to imitate Paris in having mudguards on omnibuses. He says, "Londoners don't like mud any more than Parisians, especially when they get it splashed all over them from the soles of their feet to the crown of their hats—including their white collars, and faces. In fact, chance seems to throw it everywhere where it will show most."

W. F. (Shepherd's Bush).—If the document is merely an I.O.U. no stamp is necessary, but it is otherwise in regard to a promissory note or bill of exchange. Lending money to relatives often leads to unpleasantness.

C. A. W. S. (Jarrow) tells us that a recent reference to ourself and our journal in the course of a picture show in that town "was received with enthusiastic cheering." Good old Jarrow!

"A Reader" writes: "My husband as been a fish-hawker at Brighton for the past 35 years, I have a family of nine children and they are all dependent upon him, and the law is now they are not allowed to call out." R.S.V.P., gentle Gentle!

The Rev. A. A. T. says he "knows something of the good work John Bull has done—how it has saved poor servant girls, made quite nice and good bankers use strange language—caused directors to swear, etc., etc." But he implores us to "avoid a tendency to wound the feelings of those poor devils who have no friends and no money, and only God to help them." We should be sorry to think that we had ever done so.

J. B. (Aberdare).—As your agreement was to sell the J.P.'s pigs on commission, and you have always paid him, he can have no further claim. Take no notice of the abusive letters; possibly his elevation to the unpaid bench has caused his head to swell.

"A Late Prisoner" says the Lunacy Commissioners never do any good to anybody and consider complaints to be delusions. Any one who dares to complain is treated more cruelly after the Commissioners have gone.

G. F. G. G. (Swansea) tells us a strange story about "Mr. and Mrs. Huxley, Disease Specialists," of that town. We must look them up.

J. S. (Eastbourne).—The landlord can seize the wife's furniture for arrears of rent. The Law of Distress requires much amending.

J. R. (Bristol) says a Bill has been introduced into the House of Commons, recognising for the first time that a drunkard is irresponsible. But he goes further and says that "a person who occasionally takes an intoxicating dose of alcohol is *always* irresponsible." According to that, everybody ought to be made drunk once and the law would absolve him for ever and ever whatever he did. *Quod est absurdum.*

A. R. R. (Penarth).—Your sister's two children have a good claim against the White Star line for the loss of their mother in the *Titanic* disaster, but the Company in this case, as in others, hopes to evade its liability by means of the claimants' poverty. We trust your persistent efforts will be rewarded with success.

C. A. C. (Leith).—We think your little cards urging people not to smoke or drink before 5 p.m. might be considered libellous. And what is "before 5 p.m."? Are we to begin our abstinence at bed-time?

(A number of replies are held over.)

Everybody thinks "Bullets" are "Bully."—See page 558.

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

(*For City Notes and Financial Letter-Box, see pages* 554 *and* 556.)

The Stock Markets have displayed a much firmer tone, and a portion of the recent heavy fall has been recovered as it was realised that the war would be localised. As expected, in the circumstances the London Bank Rate was raised to 5 per cent., and the Paris rate to 3½ per cent. Stiffer contangoes may rule at the forthcoming settlement here, but the "Bull" account now is very small. There has been a good deal of bargain hunting by investors, and whenever there are signs that the war is drawing to a close there will be a sharp all-round recovery.

Home Rails as Investments.

I will admit that the war and monetary developments are not conducive to speculative activity in *Home Rails*, but from the investment point of view these stocks form excellent purchases at the present low levels. When a yield of about 4⅞ per cent. per annum is obtainable on a stock of the calibre of *North Western*, as is at present the case, it is time that capitalists awoke to their chances. The *Scottish* stocks stand on a different plane, and there has been a pyrotechnic display in *North British* and *Caledonian Deferred*, on rumours that these Companies will advance their goods and coal rates on January 1 next.

Foreign Railway Happenings.

The American market is offering good resistance to the Balkan and monetary developments, and in usually well-informed quarters the opinion prevails that a boom will undoubtedly follow the forthcoming Presidential elections. There is little doubt but that, from the point of view of intrinsic value, *American Rails* merit a higher level of prices than the present, and that the Grangers, such as *Unions, Atchisons, Great Northern Preferred*, are particularly worthy of attention on reactions. Important developments are taking place as regards *South American Railways*, especially in view of the activities of the *Brazil Railway* group, the *Farquhar Syndicate*, and their associated financial interests. Above all, the Argentine harvest prospects are very bright, and these railway stocks are more particularly suitable for investment.

Oil Shares Improving—Shells Lead the Recovery.

The Oil share market has continued to show a firm front during the crisis, *Shell Transports* leading the improvement, while *Ural Caspians* had a sharp rise, an unforeseen piece of luck having happened in the spouting of Well No. 3 Dossor, at the rate of 10,000 poods per hour, while important developments were also reported concerning Well No. 10. *Spies Petroleum* have received support, and there was a demand for the low-priced *Russians*, such as *Baku, Lobitos, Schibaieff*, and a few others. An interesting development is the determination of the German Government to fight the monopoly of the *Standard Oil Company*. *Burmah Oils* have been supported, and *Mexican Eagles* have also hardened. *Black Sea Oilfields* have distinguished themselves by an important spouter, and not only has the weekly output increased, but Well No. 4 was opened on Friday morning, when the oil gradually rose from 1,100 feet from the bottom to the top of the well. The production was at the rate of 5,000 poods per day.

Kaffirs Shares and Rhodesians Firmer—Recovery in Diamond Shares.

A distinct improvement has taken place in *Kaffirs and Rhodesians*, now that the Continental selling has been stopped to some extent, and a further improvement will doubtless occur. Meantime, *Consolidated Goldfields, Central Mining*, and *Rand Mines* have firmed up, and most of the leading producing shares are hardening, notably *Modders*. *Rhodesian Mines* are also rallying, especially the high-class mines, such as *Cam and Motor, Lonely Reefs, Shamva* and *Falcons*, but it is somewhat surprising that *Chartereds* have not gone ahead more rapidly after their recent relapse. *Jagersfontein* have at times been a strong market, and whenever the selling in Paris has come to an end these shares should enjoy a further important advance. Some interesting negotiations are going on which should greatly benefit the *Jagersfontein Company* in connection with the *De Beers*.

THE ANGLO-CONTINENTAL MINES SCANDAL.

A New Phase.

We have no intention of dealing exhaustively with the manner in which the shares of the Anglo-Continental Mines were rigged last spring. So much has been written on the subject that it has been worn threadbare; but a recent statement made by the Colonial Office to the effect that no report on the property had been received or was expected and that such report as had been made was merely to enable the Government to judge as to the railway requirements of the district, and was never intended for publication, demands that we should shed some light upon one phase of the scandal which has not yet been dealt with.

On April 9th last, Mr. E. L. Langslow-Cock, Government Inspector of Mines for Nigeria, made a report to the Governor of Nigeria, in which he stated that he had that day inspected the company's Jemaa lode; that he had gone over nearly a mile of outcrop and that this had exposed very rich visible cassiterite (cassiterite is tin-stone, an oxide of tin); that the width of this tin-bearing greison varied, but was never less than 10 feet, and in one or two places appeared to be nearly 40 feet; that only the outcrop had been tested, but that it appeared to him to be "most satisfactory so far as it goes," and that he was convinced that "it is more likely that similar formation will be running in a parallel direction." He concluded his report as follows:—"I consider it a most promising sign for the whole mining industry and will watch the development of this in depth with the utmost interest."

Although the Colonial Office states that the report was never intended for publication, Mr. J. Astley Cooper, of Broomfield Hall, Farningham, Kent, wrote to the financial Press on May 21st, stating that he had just returned from Northern Nigeria, where Mr. Cock's report was "public property in Government and mining circles," and that he "was permitted by the acting-Governor to have a copy," which he forwarded to the Press, and it was then published over here for the first time. Under this head, therefore, it becomes necessary to ask the Colonial Secretary whether he will make inquiries how it came about that Mr. Cock's report to the Governor of Northern Nigeria became "public property in Government and mining circles" in Nigeria at the time, and why Mr. Cooper, a private individual, "was permitted by the acting-Governor to have a copy"?

We now come to a consideration of the merits of the report in question, which it will be noted, was made apparently after only a few hours' inspection of the property. On April 20th last, that is to say 11 days after Mr. Cock's report had been written, the *Financial Times* published a cable from its own expert which read:—"Have carefully examined into alleged lode which is only an elevated belt of grieson in which occur occasional very small patches rich tin ore. There are absolutely no indications of well-defined lode and in my opinion deposit quite hopeless." On April 25th, the West African Mines, Ltd., which was interested in Anglo-Continental shares, received a cable from its expert, Mr. Balfour, who stated:—"I am unable to confirm the hope that the Jemaa strike is a true tin lode; there are points giving indications of very good float, but the lode is in no case defined so far as I have at the time carried my investigations." On May 30th, the Anglo-Continental received a further cable, this time from Mr. Balfour direct, the burden of which was that "after a thorough examination" he considered "the property as a prospect only." And on the 10th inst., the company published a report from Mr. W. R. Rumboldt, its consulting engineer, in which he arrived at the following general conclusions:—"The development work, especially at Jemaa Central, is satisfactory in so far that it has given us definite results and valuable information, but I do not consider that it has proved any profitable ore . . . I intend to pay my next visit to Jemaa about the end of the year . . . and I hope then to be able to give you a definite opinion as to whether we are justified in spending more money on the lode." In view of these adverse opinions, we ask the Colonial Secretary what justification there was for Mr. Cock's optimistic report.

When we review the whole of the circumstances, and when we remember that for ten days after Mr. Cock made his report the rig went merrily on, we feel jusified in asking the Colonial Office to seriously consider the matter and to take steps to probe it to the bottom. The public has lost a large sum of money over this business and we cannot help thinking that the losses have not been sustained legitimately.

Our Prize Distribution. List of Awards on page 559.

A Copy of the full Prospectus has been filed with the Registrar of Joint Stock Companies.

The List of Applications will open on Wednesday, the 23rd day of October, 1912, and close on or before Saturday, the 26th October, 1912, for Town and Country.

THE HOME COUNTIES TRANSPORT COMPANY, LTD.

(Incorporated under the Companies (Consolidation) Act, 1908).

AUTHORISED CAPITAL - - £250,000

DIVIDED INTO

150,000 SEVEN PER CENT. CUMULATIVE PARTICIPATING PREFERENCE SHARES OF £1 EACH,

AND

100,000 ORDINARY SHARES OF £1 EACH.

Subscriptions are now invited at par for:—

150,000 Seven per cent. Cumulative Participating Preference Shares of £1 each,

AND

65,000 Ordinary Shares of £1 each.

The Preference Shares are Cumulative in respect to Dividend and will rank in priority to the Ordinary Shares in respect of Dividends and Capital. The Preference Shares shall receive out of the profits available for Dividend in priority to all other Dividends a fixed Cumulative Dividend at the rate of £7 per cent. per annum, after which the Ordinary Shares will be entitled to a Dividend of Seven per cent., and, subject thereto, any surplus profits available for Dividend in any year shall be paid as to 20 per cent. thereof to the holders of the Preference Shares, and as to the Balance to the holders of the Ordinary Shares. It is intended to form a Reserve for equalisation of Dividends and general purposes.

Payable as to both classes of Shares as follows:—1/- per Share on Application, 4/- per Share on Allotment, 5/- per Share on 23rd November, 1912, 5/- per Share on 23rd December 1912, and 5/- per Share on 23rd January, 1913.

DIRECTORS.

Chairman: REGINALD MORTIMER, 9, Duke Street, London Bridge, S.E. (Director of Henry Page and Co., Ltd., Maltsters, Ware, Herts; White, Tomkins and Courage, Ltd., Maltsters, Belfast, London and Liverpool).

ALFRED EDWIN STOVE, F.R.G.S., M.I.Mar.E., A.M.I.Mech.E., A.I.N.A., Hastings House, Norfolk Street, Strand, W.C. (Contractor to His Majesty's Government).

WILLIAM HAMMOND, Rodenbury, Hertford (Lestock Hammond and Sons, Merchants, Ware, Herts.).

THOMAS HUMPHREYS NELSON, 117, St. Mark's Road, N. Kensington, W. (late Manager, General Steam Navigation Co., Ltd.; Director, Anglo-American Cold Storage Co., Ltd.).

JOHN WEHL, 20, Tanza Road, Hampstead Heath, N.W., Contractor.

WILLIAM HOWARD SCRUBY, Harlow, Essex (Managing Director, W. H. Scruby, Limited, Corn Merchants).

BANKERS.

THE LONDON COUNTY AND WESTMINSTER BANK, LIMITED, 5, St. Paul's Churchyard, London, E.C.; 21, Lombard Street, E.C.; Branches and Head Office, 41, Lothbury, E.C.

SOLICITORS.

BEST AND BEST, 24, Budge Row, Cannon Street, London, E.C.

BROKERS.

HENRY J. GARRATT AND CO., 3, Great Winchester Street, London, E.C., and Stock Exchange.

AUDITOR.

HAROLD J. SHARPE, Chartered Accountant, 1, Queen Victoria Street, London, E.C.

SECRETARY AND REGISTERED OFFICES.

A. W. LEANEY, A.C.I.S., 1, Arundel Street, London, W.C.

ABRIDGED PROSPECTUS.

This Company has been formed for the purpose of carrying out any or all of the objects specified in its Memorandum of Association, and particularly to provide a thoroughly efficient motor service, working from London and important centres in the Home Counties for various trade and passenger purposes, mainly for the delivery and distribution of goods for large wholesale and retail firms; and also to carry on a general cartage business.

Offers have been obtained of suitable places for depots on the suggested routes, at Romford, Ongar, Chelmsford and Colchester in Essex, and at Ware and Buntingford in Hertford; negotiations are proceeding for further convenient depots at local centres.

The Company's depots will be equipped to undertake repairs to the various makes of lorries or cars on the road, and a General Repair Department will be organised.

The importance of the London Docks, Chelmsford, Hertford, Romford, Braintree and Colchester, as large distributing centres, from and to which there are always heavy consignments of goods to be carried, is apparent. There is no doubt that such a service of motor transport will supply a long-felt want in these districts, and the rapid and satisfactory advance in motor construction has now rendered it possible for an efficient service to be carried on profitably, as is evidenced by the largely-increasing adoption of motor and steam traction by the old-established and prosperous carrying companies of London, Messrs. Carter, Paterson and Co., Ltd., The London Parcels Delivery Co., Ltd., McNamara and Co., Ltd., Saunder's, Pickford's, Ltd., Bean's Express, Ltd., and others.

With this service it will be possible to despatch from the farm, warehouse or factory, direct to the markets, manufactures and produce of every description and with promptitude. The time gained in direct delivery and the saving that will be effected in rates of carriage should prove a great boon to farmers, manufacturers and others, and render the service immediately popular.

It cannot be too forcibly pointed out that this direct transmission of goods from consignor to destination not only ensures prompt delivery, which is so important, but minimises the expense, and by this means in most cases several handlings or transfers of the goods will be avoided.

Offers of large quantities of goods have been made by many prominent traders and farmers, who desire in the one place to bring their requirements from London and other Towns, and again, to despatch their goods, farm and other produce to suitable markets.

Reports have been obtained from well-known engineers possessing particular experience of this class of business—Mr. A. E. Lancaster, A.M.I.Mech.E., M.Inst.A.E., and Mr. W. O. Spiller, lately Chief Engineer of the London General Omnibus Company, Limited—and state that the cost of running and maintenance of 5-ton petrol lorries is 9¼d. per mile, and of 5-ton steam wagons, with a 2-ton trailer, 28s. 6d. per day.

Provisional contracts have already been obtained to carry the goods of various large trading firms and farmers on the proposed routes, subject to approved rates and to the establishment by the Company of an adequate service, to the extent of four hundred thousand (400,000) tons per annum, and large quantities of suitable tonnage are immediately available up to another two hundred thousand (200,000) tons. The Company will commence operations therefore with a large business offered at once, and which should enable an estimate of profits to be made on a reliable basis. The tonnage already available under the said contracts will enable the Company to run its lorries on full time all the year round. Further lorries will be put on the road to cope with the additional demand that will arise as the many advantages of the service is increasingly realised.

In estimating the profits of the Company a conservative basis has been observed well within the Company's scope. Taking 40 weeks for the year, the annual nett profit should be £39,600.

20th September, 1912.

Motor Haulage Contractor's Report.—Middle Street and Summer Road, Peckham, S.E.

To the Directors, The Home Counties Transport Company, Limited.

Dear Sirs,—I have had submitted to me the estimate of profits appearing in your Prospectus, and from many years' experience in general Motor Haulage business I am of opinion that you should, with proper organisation, be able to earn on an average not less than 3¼d. per ton per mile, and I am accordingly of opinion that your estimate of profits should be realised.—Yours faithfully,

(Signed) J. SAUNDERS, Motor Haulage Contractor.

Application will be made to the Committee of the London Stock Exchange for an official quotation and special settlement.

Full Prospectuses and Forms of Application for Shares can be obtained from the Company's Bankers, Solicitors, Auditors and Brokers, and at the Offices of the Company.

Dated the 22nd day of October, 1912.

THIS FORM OF APPLICATION FOR SHARES MAY BE CUT OUT AND USED.

This form should be filled up and sent entire to the Company's Bankers, The London County and Westminster Bank, Ltd., 5, St. Paul's Churchyard, London, E.C., the Head Office, or any of its branches.

All cheques should be crossed and made payable to bearer.

No.....

THE HOME COUNTIES TRANSPORT COMPANY, LIMITED.

To the Directors of

The Home Counties Transport Company, Limited.

Gentlemen,—Having paid to the Company's Bankers the sum of £..... being a deposit of One Shilling per Share on application for ..... Preference Shares of £1 each, and for ..... Ordinary Shares of £1 each, in the above-named Company, I request you to allot me that number of Shares upon the terms of the Company's full Prospectus filed with the Registrar of Joint Stock Companies, and I agree to accept the same, or any smaller number that may be allotted to me, and I undertake to pay the amount due on allotment and the further instalments as provided by and at the dates specified in the said Prospectus, and I authorise you to register me as the holder of the said Shares,

Name (in full).....

(Please state if Mr., Mrs., or Miss)

Address (in full).....

Description.....

Signature.....

Date..... .....1912.

(Please write distinctly.)

CITY NOTES.

(*For Financial and Insurance Letter Box, see page 556.*)

Bank of Egypt.

From information which reaches us, it is certain that the investigations which are being made into the affairs of this defunct bank, at the instance of Mr. G. J. Fowler, J.P., of Oatlands Chase, Weybridge, will result in some amazing disclosures. In April, 1908, the board induced the public to subscribe for 10,000 new shares of £12 10s. each at a premium of £16 10s. (or £29 per share), thus raising a quarter of a million of fresh money, ostensibly for the purpose of extending the business, but really in order to meet pressing liabilities in consequence of the Banker being greatly in need of funds. A few months afterwards one of the directors in a private memorandum to the board, thus dealt with the position (remarking that it was not putting it too strongly): "As regards the *situation as it is*, it may be summed up as very large immediate liabilities, very small liquid assets in proportion, profits to some extent *fictitious*, and huge bad debts." It now transpires that for some years past the directors have deliberately deceived their shareholders, and it is not surprising to learn that a gentleman who joined the board only three years before the failure of the Bank alleges that he would never have become a director if the true position had been revealed to him. If a failure of this kind and in these circumstances had happened in any Continental country, or even in Scotland, there is little doubt that by this time the directors would have found themselves in a very awkward position. The result of the pending investigation will be awaited with interest by the investing public, and meanwhile the shareholders will have only themselves to blame if they fail to give generous support to the movement which Mr. Fowler, so far single-handed, has inaugurated.

Comptoir General des Valeurs.

In our issue of October 5th, the following paragraph appeared in our City Notes, under the heading of "A Mysterious Windfall":—

> Will the "Comptoir General des Valeurs," of Brussels, kindly favour us with the name and number of the bond in respect of which the lucky Mr. Bowker, of Northampton, won 100,000 francs. An answer by next week will oblige—in view of certain enquiries which have reached us.

Immediately upon its publication we received the following letter:—

> Comptoir General des Valeurs, 285, Rue du Progres, Brussels, October 5th, 1912.
>
> Dear Sir,—Our attention was drawn to a paragraph in your issue of the 5th inst., in which you desire us, in view of certain inquiries you received, to let you know the name and number of the bond in respect of which our client, Mr. Henry Bowker, of Northampton, won 100,000 francs.
>
> In reply, we beg to give:—Name of bond, Egyptian Credit Foncier, 1903; annual interest, 3 per cent.; number of bond, 571478.
>
> Should you require any further particulars with respect to this matter, we shall be only too pleased to let you have them. Yours faithfully (for the Comptoir General des Valeurs), M. Stevens, Manager.

And we have since had an inspection of the original cheque, together with letters from the bank and other documents, which fully establish the bona-fides of the statement; and we have only to congratulate Mr. Bowker upon his good fortune.

A Needed Institution.

Considerable interest has been aroused in Stock Exchange circles by the announcement that Mr. Tanqueray Todd, an ex-member of the House, has opened offices at 28, Old Jewry, E.C., for the purpose of establishing a kind of Contango Bank for the convenience of members. We understand that the business will consist mainly of affording prompt financial facilities at the fortnightly settlements, especially in connection with stock not freely negotiable with large banks. Institutions of the kind exist in several of the principal Continental cities, and it is remarkable that hitherto no attempt has been made to establish one in the World's Metropolis. We understand that the idea has already "caught on," and have no doubt that ere long 28, Old Jewry, will be one of the principal landmarks in the famous "Square Mile."

John Knight, Limited.

Mr. W. Duncan Knight, J.P., has resigned his position on the board of directors, and the Deputy-Chairman, Mr. John Wilson Hope, has been elected Chairman of the Company. Mr. S. Barnett, of the Civil Service Supply Association, Ltd., has joined the board.

Tulsa Oil Company.

We are glad to know that the favourable opinion we expressed of this Company when it came out in July last is likely to be fully justified at a very early date, important developments having recently taken place; and we understand that a meeting of the shareholders is about to be called, when the chairman, who has just returned from the property, will communicate some sensational information.

Kozlowsky Petroleum.

This is another concern that is being "talked" very much just now—the whisper being that an important deal is on and that the shares are to be put to a big price. It is stated that the Company controls over 4,000 acres of proved oil ground and that a subsidiary company is about to be floated to work 1,000 acres, the capital of which is to be £200,000. There are also said to be important developments on an adjoining property, and that a small producing well has been sold to a Russian Company for £17,500. Altogether, we quite expect to see Kozlowskys taking a prominent place in the coming boom.

Transvaal Lands Company.

Nothing more sensational has occurred in the City within recent years than the dramatic resignation of Sir Frederick Young, K.C.M.G., of the chairmanship at the recent meeting of this Company, after the onslaught made upon the board's policy by Mr. Sidney Kennedy and other shareholders. We observe that a strong committee has now been formed to protect the general interests of members, and future developments will be watched with interest.

A Royal Tip.

One of our readers writes:—"I was walking through the City the other day and observed a man showing two contents bills—"What the King Will Do"—"Buy Jagers."

Called to Account.

We have hitherto entertained a high regard for accountants as a body, but if one of the arguments used by Mr. William Miles, F.A.A., President of the Central Association of Accountants, at its recent inaugural meeting, be accepted by the rank and file, we shall be compelled to revise that opinion. In defending the practice, which has sprung up, for auditors of joint-stock companies to insure themselves against the consequences of their own negligence Mr. Miles is reported to have said:—

> "Just as I would not be less careful in driving my motor-car if I insured against accident, an accountant would not be less careful if he insured against damages."

This is begging the whole question. We wonder what Mr. Miles would say if his doctor, having by an unskilled operation, crippled him for life, called upon underwriters at Lloyds to pay him compensation. It is a scandal that this practice of insuring themselves against themselves should obtain amongst auditors.

Bank of Burma Failure.

At last this scandal, which has caused huge losses to British depositors, is to be thoroughly sifted. We learn by the last mail from Calcutta that upon the initiative of the Court at Rangoon, the Government has undertaken the prosecution of two of the late directors and the late general manager of the bank upon charges of issuing a misleading balance-sheet and trading at the time the Bank was hopelessly insolvent.

NEW ISSUES.

Home Counties Transport Company.

Without going so far as to adopt the suggestion that this company means "the death-knell of British Railways," we undoubtedly do predict for it a great success. We have often wondered why the big railway companies have not themselves organised a motor-van and lorry service to connect up their own lines, and we are therefore not surprised that private enterprise should now have stepped in. Apart from its attractiveness as an investment, this issue has something of a national character about it, and we shall not be surprised if it eventually takes its place as one of the recognised institutions of the country.

Aboyne-Clyde Rubber Estates.

A sound Du Cros issue, the object being to acquire and further develop proved and profitable tea and rubber estates in Ceylon. As we have already said, rubber and oil will dispute pride of place in the coming boom.

Liebig's Extract of Meat.

An issue of £500,000 of Preference Shares—for what purpose we are not told; but, of course, it will be readily subscribed. Nothing like meat!

A Record Hit—Our "Bullets" Competition, page 558.

A Prospectus has been filed with the Registrar of Joint Stock Companies which states, inter alia, The SUBSCRIPTION LIST will OPEN on MONDAY, the 21st day of October, and will CLOSE on or before THURSDAY, the 24th day of October, 1912.

ABOYNE-CLYDE RUBBER ESTATES OF CEYLON, Ltd

(Incorporated under the Companies (Consolidation) Act, 1908).

CAPITAL.

200,000 Seven and one-half per cent. Cumulative Participating Preference Shares of £1 each ..	£200,000
250,000 Ordinary Shares of 2s. each	25,000
Total Share Capital	£225,000
Six per Cent. Mortgage Debentures	£115,000

ISSUE of 1,150 Six per Cent. Debentures of £100 each at par and 200,000 Seven and one-half per Cent. Cumulative Participating Preference Shares of £1 each at par.

THE ISSUE PRICE IS TO BE PAID AS FOLLOWS:—

	Debentures.	Preference Shares.
On Application	£15	5s.
On Allotment	£35	5s.
Within 30 days after Allotment	£50	10s.

CUMULATIVE PARTICIPATING PREFERENCE SHARES.

The Preference Shares confer the right to a fixed cumulative preferential dividend at the rate of 7½ per cent. per annum on the capital for the time being paid up or credited as paid up thereon, and rank both as regards capital and such dividend in priority to the Ordinary Shares.

Such Preference Shares also confer the right to a further dividend at the rate of ½ per cent. per annum on the capital for the time being paid up or credited as paid up thereon in respect of every complete 5 per cent. dividend paid on the Ordinary Shares in excess of 25 per cent. in any year.

The fixed dividend is to be paid half-yearly, the first payment being calculated on the instalments from their due dates of payment.

The rights of the Preference Shares can only be altered by Special Resolution with the approval in writing of the holders of two-thirds of such Preference Shares.

Upon a show of hands each member is entitled to one vote, and upon a poll each Preference Share is entitled to one vote, and every two Ordinary Shares are entitled to one vote.

DEBENTURES.

The Debentures will carry interest at the rate of £6 per cent. per annum, and will be secured by a conveyance to Trustees of the Freehold property below mentioned and by a floating charge in their favour on the general undertaking and assets of the Company. The interest will be paid half-yearly, the first payment being calculated on the instalments as from their due date of payment.

The Debentures will be redeemable at £105 at any time on six months notice to the Holder, and will be redeemed at the same price in the event of a voluntary winding up for reconstruction or amalgamation. Any Debentures not previously redeemed will be paid off at the same price on December 1, 1936, or when the security becomes enforceable.

The Trust Deed will provide as follows: (*a*) Whenever the net profits of the Company in respect of its immediately preceding financial year shall have been not less than £12,000, the Company shall within six months of the close of such financial year redeem Debentures to the nominal amount of £6,000 by purchase in the open market at a price not exceeding £105 for each Debenture of £100 or by drawings at the price of £105: Provided that the Company shall be under no obligation to redeem any of the Debentures in respect of the period ending June 30, 1913. (*b*) Further, whenever the said net profits shall have exceeded £26,250, the Company shall within the said period of six months redeem additional Debentures to a nominal amount equal to 25 per cent. of the excess of the said net profits over the said sum of £26,250, and that by purchase or by drawings as above provided.

DIRECTORS.

ARTHUR PHILIP DU CROS, J.P., M.P., Vice-Chairman and Managing Director of the Dunlop Rubber Company, Limited, 14, Regent Street, London, S.W.

WILLIAM DU CROS and GEORGE DU CROS, Joint Managing Directors of W. and G. Du Cros, Limited, Acton Vale, London.

ROBERT DAVIDSON, Merchant, of Montacute House, Montacute, Somerset, and of Colombo, Ceylon.

TRUSTEES FOR DEBENTURE-HOLDERS.

THE STRAITS MORTGAGE AND TRUST COMPANY, LIMITED, 12, Hill Street, Edinburgh.

SOLICITORS FOR THE TRUSTEES.

BAILLIE AND GIFFORD, W.S., 12, Hill Street, Edinburgh.

BANKERS.

PARR'S BANK, LIMITED, Bartholomew Lane, London, E.C., and Branches.
NATIONAL BANK OF INDIA, LIMITED, 26, Bishopsgate, London, E.C., and Colombo, Ceylon.

SOLICITORS.

For the Vendors:—SHIRLEY W. WOOLMER, Temple Chambers, Temple Avenue, London, E.C.
For the Company:—JOHN B. and F. PURCHASE, of 14, Regent Street, London, S.W.

AUDITORS.

STOKES BROS. AND PIM, Chartered Accountants, 36, College Green, Dublin.

BROKERS.

C. E. STEVENSON, 9 and 10, Tokenhouse Yard, and Stock Exchange, London, E.C.
MACGREGOR, BANKS AND CO., 26, St. Andrew Square and Stock Exchange, Edinburgh.

MANAGING AGENTS.

LEWIS BROWN AND CO., Colombo.

SECRETARY AND REGISTERED OFFICES.

A CUNNINGHAM, 14, Regent Street, London, S.W.

ABRIDGED PROSPECTUS.

This Company has been formed to acquire, as from July 1, 1912, the properties of The Clyde Tea Estates Company, Limited, registered in Ceylon. The vendors are the owners of the well-known freehold Rubber Estates known as the Clyde Group and Aboyne Estate, situated in the Kalutara district, Western Province, Ceylon, comprising about 1,552 acres, nearly 1,250 acres of which are planted as detailed below.

SITUATION.—The Clyde group, consisting of Clyde, Ensewela, Liskillen, and Kaluanga, is situated about 7 miles from Kalutara, and about 35 miles South of Colombo. Aboyne Estate is about 14 miles South of the Clyde Group. The Kalutara District is one of the best rubber-producing areas in Ceylon.

Amongst Estates in the immediate vicinity of the Clyde Group are Arapolla-kande, Culloden, Tudugalla, and Torwood, all well-known and proved rubber properties. Aboyne Estate adjoins Pallagodde and St. George, both well-established rubber-producing estates.

PAST TRADING RESULTS.—The Clyde Tea Estates Company, Limited, was registered in 1895 for the cultivation of tea. After experimenting for several years, the planting of Hevea rubber on a large scale was proceeded with in 1903-05, and, according to the information supplied by the Vendors, operations of recent years show the following progressive results:—

Year.	Dividends Paid—after making liberal provision for Depreciation and Development Expenditure.	Rubber Yields.	Tea Crops.
1909	20% absorbing £4,400 0s. 0d.	24,072 lb.	251,469 lb.
1910	42½% absorbing £10,377 0s. 0d.	50,380 ,,	234,419 ,,
1911	75% absorbing £21,250 0s. 0d.	96,018 ,,	210,523 ,,

For the six months ended June 30, 1912, the yield of rubber was approximately 55,788 lb., as compared with 29,302 lb. for the same period of the previous year.

The output of rubber for the months of July and August, 1912, was approximately 30,322 lb., as compared with 19,154 lb. for the same months last year

CULTIVATED AREA AND RESERVE LANDS.

PLANTING DATES, 1903-12.

		A.	R.	P.
Tea interplanted with Hevea—	1904-5	489	2	27
Hevea, only,	planted 1903	35	1	13
,, ,,	,, 1904	151	0	36
,, ,,	,, 1905	252	0	0
,, ,,	,, 1906	191	2	28
,, ,,	,, 1907	87	2	24
,, ,,	,, 1908	2	0	0
,, ,,	,, 1910	14	2	0
,, ,,	,, 1911	23	1	13
Cocoanuts		2	3	13
Reserve Land		301	2	17
Total Acreage		1551	3	11

FINANCIAL POSITION.—The amount required to provide for the payment of the interest on the Debentures, the annual redemption of Debentures, and the fixed Dividend on the Participating Preference Shares is £27,900 per annum.

The Trust Deed will provide as follows: (*a*) Whenever the net profits of the Company in respect of its immediately preceding financial year shall have been not less than £12,000, the Company shall within six months of the close of such financial year redeem Debentures to the nominal amount of £6,000 by purchase in the open market at a price not exceeding £105 for each Debenture of £100 or by drawings at the price of £105: Provided that the Company shall be under no obligation to redeem any of the Debentures in respect of the period ending June 30, 1913. (*b*) Further, whenever the said net profits shall have exceeded £26,250, the Company shall within the said period of six months redeem additional Debentures to a nominal amount equal to 25 per cent. of the excess of the said net profits over the said sum of £26,250, and that by purchase or by drawings as above provided.

The Articles of Association provide that no mortgage or charge, other than the Debentures now offered for subscription, may be created by the Company for principal sums exceeding £20,000 at any one time without the previous consent of a resolution passed by a two-thirds majority of the holders of the Preference Shares.

The profits accrued from July 1, 1912, will, in the opinion of the Directors, provide sufficient working capital for the general purposes of the Company.

Full prospectuses, upon the terms of which applications will alone be received and Forms of Application can be obtained at the offices of the Company and from the Bankers, Brokers, and Solicitors of the Company.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, John Bull, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

Hungarian and Hamburg Lotteries.—We have received many inquiries as to these lotteries and the various agents who issue circulars and tickets in connection with them. We are now taking steps to ascertain the standing of such firms, and hope to publish the result of our investigations in the course of a few weeks. Will correspondents, therefore, kindly await our next announcement?

W. Harrold and Co.—H. D. (Castlederg).—We note that despite frequent applications you have not received the money due to you from these outside brokers, who carry on business at 72, Finsbury Pavement, E.C., and we think, in all the circumstances, you have shown them great consideration. Our advice to you is to now place the matter in the hands of a solicitor.

Galician Oil Lands and Royalties Trust.—J. E. S. (Southampton).—We believe Messrs. Hatton, Morris and Co. to be reliable people, and think well of the company as a speculation. At the same time, we should not advise you to purchase more shares than you can conveniently take up.

Henry Kenway, Ltd.—Gresham.—There is no market here for these shares. You will have to make your enquiries locally, as we are unable to advise you.

Mines.—Anxious.—The estimated lives of the mines in question are:—No. 1, four years; No. 2, seven years; No. 4, four years. You can do better in other descriptions, such as City Deep and Randfontein Central. As regards Kalgurli (No. 3), the ore reserves cannot be estimated with any certainty, and there is a possibility of a rise in working costs in consequence of higher wages. We should prefer some of the leading Rhodesian mines, such as Eldorado and Cam and Motor.

Seven Stocks.—Somerset.—All the seven stocks mentioned are good of their class, but the only gilt-edged security amongst them is Queensland 3½ per cent. Inscribed (3). In fact, you might increase your interest in Colonial Government Bonds at the expense of, say, Nos. 4 and 6.

Madura Mills.—F. H.—There is no market here for the 6 per cent. debentures of the Madura Mills Co., of India, and from that point of view we do not recommend a purchase.

British Canadian Realty.—Durham.—This is one of those obscure Canadian concerns which has not even gained a place in the usual books of reference, and with regard to which various warnings have at times been officially issued. If you want to go in for this kind of speculation, deal only with the thoroughly well-established and well-known Canadian land concerns.

Ashantis, etc.—Brum.—As far as we can ascertain, there is no particular reason for the fall in Ashanti Goldfields, apart from the general realising movement, which has affected these shares, as well as other mines. We cannot advise you to clear out now. We cannot tell you anything about the Scottish iron shares in question, as no information is available here. You would be better advised to invest in the concerns, which are marketable in London. Vickers would be as good an investment as any.

Jagers.—Oriental.—This is a leading South African Diamond Co., the full name of which is the Jagersfontein Mine and Estate Co., Ltd. See this week's City article for full reference to same. Great Oriental Gold Mines is a Victoria Co., but has not so far achieved any success. There is no market for the shares.

Sirolit.—J. G. (Uxbridge Road).—We are unable to obtain any quotation for these shares, very little being known about the Company. Write to the Secretary, Mr. A. E. Parker, 58, Coleman Street, E.C., and ask him for the latest information. You have no option but to hold for the moment.

Kozlowsky Petroleum.—L. R. (London), T. S. L. Nottingham), and others.—The sudden interest in these shares is, we understand, due to remarkable developments on adjoining ground. The present price is £1 to £1 2s. 6d. J. F. (Leicester), L. B. J. (Birmingham), T. S. (London).—A good speculative purchase.

Consols.—Bovril.—The lowest price touched in time of peace was 73¾, and that was in the early part of the year.

Royal London Mutual.—F. H. H. (Hackney).—Eleven years ago you were persuaded by an agent to effect an assurance on the life of your father-in-law, the premium payment being 6d. weekly, which was subsequently increased to 1s. 6d. when a new collector called upon you. The life is insured for £30, and you have already paid in premiums some £33 to £34. You are troubled because you fear you may have effected an illegal policy which would justify the Society in declining to admit a claim. Send us the policy for inspection, and let us know if the signature of your father-in-law was written on the proposal form and if so, by whom? Meanwhile we may say, that want of insurable interest does not necessarily invalidate a policy applied for prior to the Act of 1909, but the legality of the assurance or otherwise, would rest upon the conditions, whether or not, at the time you took up the policy, you had a bona-fide expectation that you would incur expenses in connection with the death or funeral of the assured. If you had no such expectation, then you could legally ask the Society to discharge the policy by returning the premiums paid in.

Refuge Assurance Co.—South Walian.—We advise you not to worry. You acted in good faith and the mistake can be easily set right. All you have to do is to send your policy to the Company and ask them to admit the correct age of your grandmother, which you say is 76 and not 72 as stated in the policy, and the endorsement will also show the deduction in the amount of the sum assured. If you should experience any difficulty communicate with us again. A. R. (Pembrokeshire).—The policy you hold was applied for in 1891, and is on the life of your mother-in-law, who is not aware of the assurance and did not sign the proposal form. You further inform us that the policy is issued as being taken out by her, and that your name does not appear on it. Assuming the facts to be as represented, the policy is clearly irregular, and we are of opinion that no contract is created by such policy. Consult a solicitor.

Life Assurance Companies.—E. H. (Chesterfield).—Scottish Widows, Metropolitan, Equitable Life, Norwich Union, Sun and United Kingdom Temperance, are among the best from the policyholders' point of view, but of course there are many others. As regards the general list you mention, some of the companies are better than others, owing to date of establishment, amount of invested funds, interest yield, favourable claim ratio and economy of management. If you are desirous of becoming interested in any particular company we shall be pleased to give you our opinion, but to enter into the merits and demerits of the respective offices would occupy too much space.

National Health Insurance.—Garden.—The holder of an Ordinary Life policy in the Prudential is not compelled to insure with that Company, under the Insurance Act. The choice of an approved Society is a free and unfettered right on the part of every one, whether already insured or not.

Endowment Policy.—Grocer.—Consult the branch manager of Farrow's Bank. If they are satisfied with the security you have to offer, and are prepared to entertain your application, you may rely on fair treatment at their hands. A new endowment policy is, of course, useful as collateral security, but would not be accepted, standing alone, for the purposes of a loan.

London and Provincial Assurance Co.—Constant Reader (Belfast).—It is a young Company under respectable and energetic management. We should like to see the position strengthened by additional working capital as it is running an industrial branch, and the process of building up a "debit" is a costly matter. We do not like the Endowment House Purchase Certificates, and we have an impression that Surrender Values are not allowed. Why not advise your friend to transfer to the Life Assurance Endowment branch? This in our opinion would be a sounder and more beneficial policy to hold.

National and Commercial Insurance Co.—Sea Hog and J. W. (Flintshire).—You have no option but to pay the call of 5s. per share which has been made. It is a young Company, undertaking fire, accident and other risks. The directors occupy respectable and responsible positions. Of course, the task of building up a new enterprise of this description is always difficult, and whilst a growing premium income is in the process of being secured, the public must, in a large measure, look for safety in the capital resources of the Company.

Property Insurance Co.—M. U. (East Ham).—You will be quite safe in taking out a fire policy with this company. It is one of the best-managed concerns of its kind.

London and Manchester Industrial Assurance Co.—Mrs. B. (Upper Tooting).—You inform us that you insured the life of your mother, without her sanction, over eight years ago. Owing to trouble you have got into arrears and the agent intimates that he will lapse the policy. You ask if it is legal. Send us the policy for inspection and we will advise. Meanwhile you must make an effort to keep the policy in force.

North Eastern Insurance Co.—W. L. (Stockport).—The financial position according to the last accounts is sound, the premiums for 1911 being £28,488.—After meeting losses and expenses, £24,470, there was a surplus of £4,018.—The head office has removed to London, and an issue of shares is to be made. While we see no objection to the business being extended, we should counsel the Directors to "make haste slowly." Claims have an awkward tendency to rise, and expansion will necessarily bring in its wake a much higher ratio than the Company has heretofore experienced. Care must, therefore, be observed not to allow increasing liabilities to outrun the resources.

Royal London Friendly Society.—R. H. (Manor Park).—A brother or sister may effect policies on the life of either, for funeral expenses. The policies you hold we should say are legal but you had better ascertain for what amount Free Policies would be issued in the event of the premiums being discontinued.

Imperial Union Accident Assurance.—This Company was absorbed by the Ocean Accident and Guarantee Corporation Co., in 1894, with whom you had better communicate. Their address is Moorgate Street, London, E.C.

National Benefit Trust and Property Assurance.—Inquisitive.—The answers to the questions you ask us are as follows:—(1) A perfectly sound and prosperous Company. (2) The Bonds do not carry a Cash Surrender Value. (3) There is no interest payable, but the numbers participating in the monthly drawings, and if successful the full amount would be immediately payable instead of waiting until the end of the period. (4) There is no benefit beyond that stated on the Bonds. (5) If the numbers were successful in the drawings, the Bondholders would be immediately notified from the Head Office.

Insurance Against Sickness.—F. B. (East Ham).—Place your proposal before the Northern Equitable Insurance Company, 65, Bath Street, Glasgow, who will treat you fairly. The London address is 4, Bucklersbury, E.C.

Ocean Accident Assurance Co.—F. H. B. (Transvaal).—You inform us that you have had an accident and sickness policy for 5 years, and that the policy guarantees £5 for any one sickness. Having recently met with an accident the doctor certified that you would be unable to attend to your duties for 10 days, and a cheque was sent in settlement. You do not complain of this, but of the attitude taken up in regard to medical fees, your contention being that your premium of 10s. monthly entitles you, in case of need, to medical attendance during the year. You therefore demanded the medical fees and received, you say, a curt refusal, in consequence of which you returned your policy, which does not expire before April, 1913, to the company. You have now received an offer to pay you 3s. 9d. for the ten days medical attendance. The doctor visited you eight times and certificate was sent in accordingly. You say in your part of the world doctors charge 10s. 6d. for each visit. As we have not the policy conditions before us we invite the Corporation to inform us what the legal position is in relation to medical attendance as affecting your case. As soon as we hear from the company we will refer to the matter again.

Prudential Assurance Company.—J. B. (Leyton).—There are other Tables than the one you speak of, which is Table A. Are you aware there is one called Table C? If not look it up and see what the free policies would be after 26 years' payments on lives forty-five years and upwards. J. C. (Stone, Ashford).—Yours, like many others, is a very hard case, but I am afraid you can do nothing to alter it. W. P. (Enfield).—If you took the policy out for funeral expenses and your father signed the proposal form, the policy is legal. Fireman (Leith).—You can claim the return of the premiums on the ground of forgery, that you have no insurable interest, and that the policy is absolutely illegal. If the Company will not pay, consult a solicitor and sue them in the County Court. Urgent (Rotherham).—You could claim the premiums paid in, as the policies are illegal. A. B. C. (Chatham).—If the assured has paid the whole of the period from August 7th, 1883, until now and is, as you state, 83 or 84 years of age, the Company have been collecting the sixpence per week since August 7th, 1907, longer than they ought to collect it, and she can claim a free policy for the full sum and £6 10s. excess premiums, which she has paid in since that date. The rule is that all persons who have paid 25 years and are 75 years old can have free policies.

(A large number of replies are held over.)

OIL SHARES WANTED.

ADVERTISER is desirous of investing £1,000 in oil shares which are not at present freely dealt in, but which possess intrinsic merits. Kozlowskys, Tulsa Oil, Eagle Transports, or Anapa Oil Lands preferred. State lowest price for cash.—Apply A. B., c/o Oil and General Share Exchange, 38, Finsbury Pavement, London, E.C.

Over 500 Readers Win "Bullet" Prizes. See page 559.

IF YOU WISH TO PROFIT BY

THE COMING OIL BOOM

You can only do so by a selection of such securities as offer the tangible factors of

Security, Income, Probabilities of Improved Value,

and, in view of the numerous "wild cats" which are coming into existence every week, the cautious investor will do well to study the detailed analysis of the constitution, history and prospects of the various concerns dealt with in the

OIL MARKET RECORD,

To be obtained GRATIS and POST FREE from

THE OIL AND GENERAL SHARE EXCHANGE,

38, FINSBURY PAVEMENT, LONDON, E.C.

WHAT THE OIL AND GENERAL SHARE EXCHANGE DOES:

Buys or sells directly from or to its customers at nett prices, without onerous charges for commission or brokerage.

Publi hes in the "Oil Market Record," which is forwarded gratis and post free, a synopsis of the past history and prospects of the leading companies whose shares are actively dealt in.

Undertakes gratuitously the negotiation of direct dealings between clients for the sale, purchase or exchange of shares.

Makes advances for the completion of payment by instalments for shares at interest about one per cent. in advance of the current bank rate.

WHAT THE OIL AND GENERAL SHARE EXCHANGE DOES NOT DO:

Does NOT conduct speculative or gambling operations on "cover," "margin," or by "syndicates" or "pools."

Does NOT recommend dealings in any particular stock or share.

Does NOT act as "Dumping Agent" for purveyors of "Wild Cats."

Briefly, the Exch nge exists to conduct the sale and purchase of stocks and shares on the same busin ss principles that govern dealings in any other goods or commodities, assuming that the seller knows what he wants for his property and the buyer what he is prepared to pay; the jugglery of "brokerage" and kindred charges being therefore superfluous.

THE OIL AND GENERAL SHARE EXCHANGE,

38, Finsbury Pavement, London, E.C.

Telephone: London Wall 3973.

Telegraphic Address: "Oleogensha Ave, London,

The following coupon may be used by those desiring further information.

To the SECRETARY,
OIL AND GENERAL SHARE EXCHANGE,
38, Finsbury Pavement, London, E.C.

Please let me have the "Oil Market Record," together with any special recommendations.

Name (Mr., Mrs. or Miss) _____

Address _____

PRIZES AGAIN INCREASED!

RESULT OF FIRST BULLETS COMPETITION

SEE PAGE 559.

Once again, for the third week in succession, we are enabled to increase our "Bullets" awards. This week we are giving

ONE HUNDRED ADDITIONAL PRIZES.

THE JUDGING.

Many of these competitions are hastily or carelessly judged, and numerous good coupons are overlooked. Every BULLETS Coupon will be read slowly and carefully by our special staff of adjudicators of the highest ability, after which all the coupons will be read a second time, and just as much time and trouble will be devoted to the second reading as to the first. By this means it is practically impossible for any coupon to be overlooked.

JOHN BULL guarantees the following magnificent Prizes for BULLETS:—

First Prize - - £135!

2nd Prize £10 3rd Prize £5 Four £2 10s. Prizes

AND A LARGE NUMBER OF £1 AND 10s. PRIZES.

We shall also give

600 OTHER HANDSOME PRIZES!

BULLETS CAN ONLY BE CONSTRUCTED FROM THESE 40 EXAMPLES:—

TURKEY	TOTTENHAM HOTSPUR	SPECULATION	POUNDS, SHILLINGS, PENCE	LOOKING FOR WORK
MY HUSBAND	GAMBLING	LIQUID REFRESHMENT	MOST EXCITING	MOTHER-IN-LAW
OLD AGE PENSION	NEW SESSION	BUSINESS MAN	THE LAST WORD	PARK LANE
LAW COURTS	GOOD IDEA	MOST ANNOYING WHEN	STAMP LICKING	BEST LEFT ALONE
TALLYMAN	GREAT BARGAIN	TOMMY ATKINS	HONEYSUCKER	QUICK FIRING
RED TAPE	SIR EDWARD GREY	MY MOTTO	PRINCE OF WALES	ROLLING PIN
JIM CROW	BIG WIN	BULLETS	TERRIBLE TRIAL	WE ALL DISLIKE
MY BEST GIRL	FATHER'S NAP	OUR COOK	A WELSHER	NEVER MET

HOW TO MAKE YOUR BULLETS.

First choose any one of our forty examples. Then give two or three words having some bearing on the example chosen. The initial letters of the FIRST and LAST word selected MUST begin with ANY OF THE LETTERS in the example chosen. If three words are selected any word can be used as the middle word.

For instance, if you take the example PARK LANE and choose the letters "R" and "N," using the word "MAN'S" as the middle word, you can form the Bullet "RICH MAN'S NEIGHBOURHOOD." Or from the example "TOTTENHAM HOTSPUR" the Bullet "SPLENDID TEAM" can be formed. Again, if you take the example "WE ALL DISLIKE," using the letter "D" as initial letter for both the first and last word you can form the Bullet "DEBTORS WHO DISAPPEAR."

Now you see how very simple and fascinating this competition is.

SO SEND IN YOUR COUPONS NOW.

Competitors can send in two BULLETS on one coupon for sixpence, but if both coupons are used a postal order for one shilling must be sent.

BULLETS CAN ONLY BE CONSTRUCTED FROM ONE OF THE FORTY ABOVE EXAMPLES.

Closing date, Wednesday, Oct. 30th.

Example .....

Bullet .....

Example .....

Bullet .....

(4) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Oct. 30th.

Example .....

Bullet .....

Example .....

Bullet .....

(4) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

IF BOTH COUPONS ARE USED A POSTAL ORDER FOR 1/- MUST BE SENT.

The ink will not run if the coupon is slightly warmed before being used.

Envelopes should be marked "BULLETS, No. 4," "John Bull," Long Acre, London, W.C.

RULES (which must be strictly adhered to).

1. The First Prize will be awarded for what, in the opinion of the Editor, assisted by a competent staff of adjudicators, is the best Bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Stamps will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, October 30th.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision on all matters concerning this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

THE RESULT OF THIS COMPETITION WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 16TH, 1912. ALL CHEQUES SENT ON DAY OF ISSUE.

RESULT OF OUR FIRST BULLETS COMPETITION.

FIRST PRIZE OF £100:—

Mr. E. M. GREGORY,
42, Nelson Square, Blackfriars Road, London, S.E.

Example:—POPPING THE QUESTION.
Bullet:—GLAD "AYE" SOUGHT.

SECOND PRIZE OF £10:—

Mr. ALBERT EDWARDS,
93, Kingston Road, Birmingham.

Example:—PRETTY GIRL.
Bullet:—PENSIVE, THEN EXPENSIVE.

THIRD PRIZE OF £5:—

Mr. JOHN N. BURNS,
11, Hedgrove Avenue, Bristol.

Example:—MOST PEOPLE WANT.
Bullet:—ALL THE ACES.

FOURTH PRIZE OF £2 10s.:—

Mr. A. G. COULT,
21, Lucas Avenue, Pinshot Road, Upton Park, E.

Example:—HARD WORK.
Bullet:—WAKING HER HUSBAND.

10 PRIZE WINNERS of £1 EACH:

Miss NELLIE ARCHER, 6, Brookfield Gardens, Carlisle.
R. BUSBY, 135, The Crescent, Slough.
G. BOULTON, 52, Biggin Street, Dover.
J. GOLDING, 66, Linden Avenue, Kensal Rise, N.W.
W. JONES, 272, Bolton Rd., Blams o' th' Height, Manchester.
L. A. SHARPE, 31, Foskett Road, Hurlingham, S.W.
C. STEPPLE, 80, Bishop Street, Londonderry, Ireland.
A. A. TAYLOR, 7, Saxon Road, Southampton.
C. L. THRIPPLETON, 35, Roundhay Avenue, Leeds.
W. MILHOLM, 7, Sommerville Place, Glasgow.

20 PRIZE WINNERS of 10s. EACH:

J. BENNETT, JUNR., 47, St. John St., Bridgwater, Som.
A. R. DUKE, 3, Darmond's Green, West Kirby, Cheshire.
Mrs. DYER, North Cottages, St. Helens, I. of W.
G. H. HARGREAVES, The Mill, Sidlesham, near Chichester.
W. E. HEATH, 97, Grayshott Road, Southsea, Hants.
G. HEATLEY, 354, Heather Road, Small Heath, Birmingham.
C. M. HENZELL, Benwell Old House, Benwell, Newcastle-on-Tyne.
G. H. HUNT, 56, Lancaster Road, Notting Hill, W.
F. J. MACNAMARA, 263, Langside Road, Glasgow.
ARCHIE MILLS, Gordon Road, Nottingham.
Mrs. F. NICKELS, 11, Drummond Road, Ilkeston,.
F. OSMAN, 3, Hawthorn, Road, Bexley Heath, Kent.
C. J. QUINN, 21, Fitzroy Avenue, Drumcondra, Dublin.
Mrs. H. M. SLEIGH, "Wrorall," Sydney Rd., Colney Hatch La.
A. E. STEPHENS, 10, William Street, City Road, Bristol.
L. G. TRIGWELL, 31, High Street, Hemel Hempstead.
W. J. Tuke, 58, Trafalgar Road, Bowerham, Lancaster.
W. J. WELLS, 147, New Barnes St., Barking Rd., Plaistow, E.
C. WHEELER, "Casula," Bushey Grove Road, Bushey.
R. WINGRAVE, 458, Hitchin Rd., Round Green, Luton, Beds.

Selection from List of Special Prize Winners (arranged in alphabetical order).

Anderson, M., P.O., Cornbrook, M/cr.
Alfred, E. P., "Garthowen," 74, Haslewell Rd., Putney.
Allen, G., Mrs., Garway Hill, Herefordshire.
Alsop, G., 27, Central Pk. Ave., Liscard.
Anderson, Mrs., 369, New City Rd., Glasgow.
Andrews, H. C., 70, High St., Oxford.
Archer, N., Miss, 6, Brookfield Gdns., Carlisle.
Arnold, G., 7, Pitt St., Belmont Row, B'ham.
Aston, R. H., 579, Leigh Rd., Westcliff.
Austin, O. H., 6, Stockwell Pk. Cres., S.W.
Axell, M., Miss, 371, Caledonian Rd., N.
Babcock, R. L., 16, Howley Rd., Southsea.
Badley, J. H., 14, Ainger Rd., Primrose Hill, London.
Bailey, G. C. Rev., Catholic Church, Alderney, Channel Isles.
Baillie, D. C., 88, Wentworth Rd., Harborne, Birmingham.
Bambridge, C. G., 18, Ave. Rd., Itchen, Southampton.
Baird, A., 141, Rock Ave., Gill'ham., Kt.
Ball, F. W., 55, Crab Tree Le., Fulham.
Barker, W., 31, Clover Hill Rd., Nelson, Lancs.
Barnes, A. Dr., 1, Charlemont St., Dub'n.
Barnes, H. J., 95, Brixton Hill, London.
Barrett, Mrs., 76, Hampden Rd., Hornsey, London.
Busby, W. R., 6, Garrioch Cres., Mary Hill, Glasgow.
Bates, R., 115, Dean Street, Ashton-under-Lyne, Lancashire.
Berry, V., 43, Pepys Rd., New Cross.
Beveon, M., 47, Melody Rd., Wandsworth Common.
Boynon, R., 7, Polygon Ave., Ardwick, Manchester.
Beeth, R., 97, Farringdon St., E.C.
Brooks, H. H., 28, Adeney Rd., H'smith.
Bruce, T. S., The Vale, Hampstead.
Beaumont, Mrs., 5, Tyndale Place, Upper St., Islington.
Bebb, L. E., Mrs., 66, Station Rd., Erdington, Birmingham.
Beckett, E. A., Mrs., Homestead, Welling.
Bellaby, A., Bargave, Holbrook, Derby.
Bedingfield, E. G., Henry VIII. Gateway, Windsor Castle.
Beeks, P. Mr., Rothwell, Northampton
Bennett, A., 3, Paddock Place, Cherwell
Beard, F., 11, Lower Chapman St., St. Georges, E.
Bell, S., 33, Alexandra Rd., Lowestoft.
Betts, E. R., 59, Mark Lane, London.
Bessant, E., 14, Herbert St., Gloucester.
Beresford, J., Warren Rd., Bexley Heath.
Bishopp, H. B., Bouverie Chambers, Bouverie Rd., Folkestone.
Billington, W. J., 163, Norwich Rd., Ipswich.
Birrell, F., Brompton Place, Dundee.
Bone, M., 39, Eardley Rd., Streatham.
Booth, J., 25, Methuen St., Wavertree, Liverpool.
Booth, J. E., 42, Nicolas Rd., Chorlton-c-Hardy, Manchester.
Bloke, E. T., 127, Fishponds Rd., Eastville, Bristol.
Bloch, W. S. L., 28, Duddingston Pk., Portobello, N.B.
Brotherton, V. S., 4, The Ridgeway, Wimbledon.
Broughton, E. W., 47, Alexander Rd., Acocks Green, Birmingham.
Broughton, W. R., 37, Edensor Terrace, Breck Rd., Liverpool.
Brough, W. G., Granville House, West Bergholt, Colchester
Brewster, A. E., 16, Primrose M'ns Bat'ersea Pk.
Brille, V. E., Knightsbridge Hotel, Knightsbridge
Broadbent, P., 39, High St., Marylebone.
Brough, J., 90, Hamilton Rd., Gt. Yar'th.
Browne, A., 50, Fentiman Rd., Clapham.
Browne, Mrs. H., 34, Kensington M'ns., Earl's Court.
Brownie, Lt., 10, Atholl Place, Edinb'gh.
Bryson, J., 147, High St., Ramsgate, K't.
Buck, W., 12, Stewart Place, Alfred St., Nottingham.
Buckle, A. F., 131, Graham Rd, Wim'dn.
Buckley, W., 60, Minories, City, London.
Bunce, G., 5, Boons Pl., North Rd., Plymouth.
Burberry, A., 45, Carlton Hill, Brighton.
Burkett, A., Town Hall, Brighton.
Burlace, T. G., 39, Church Lane, Mitcham Rd., Tooting.
Burnie, F., Fort Elford, Plymouth.
Burno, W., 38, Polwarth Cres., Edinb'gh.
Butt, G. E., 95, Paulet Rd., Camberwell.
Butters, T. E., 8, Gladwyn Rd., Putney.
Cartwright, J. N., 49, Stourbridge Rd., Lye, nr. Stourbridge.
Cassidy, J., 65, Westmoreland St., Harpurhey, Manchester.
Chadwick, G., Woodbine Cot., Natal Rd., Brookfields, Cambridge.
Chamberlain, R., Mrs., 157, St. Andrews Rd., Small Heath, Birmingham.
Chambers, W. E., 3, Martin St., Lincoln.
Chapman, A., Tickford Cot., Moorend Cres., Cheltenham.
Cheesman, Mrs., 11, Sugden Rd., Lavender Hill Clapham, S.W.
Clarke, L., Mrs., 159, Buckland Ave., Dover, Kent.
Clancy, A. E., Laurelville, The Crescent, Ramsey, I.O.M.
Cleavel, Lionel, Avalon, Port Talbot.
Clenshaw, J., 38, Tranmere Rd., Earlsfield, S.W.
Coates, A. A., 21, Beaufort Rd., Clifton, Bristol.
Coles, W., 2, Althoy Rd., Upper Tooting, S.W.
Coombs, R. J., 64, Newport Rd., Sparkbrook, Birmingham.
Cooper, A., The Stables, Kempshott Park, Basingstoke, Hants.
Cooper, T. E., 49, Nova Rd., Croydon.
Coppin., L.-Cpl., D Co., Royal Marine Barracks, Chatham.
Coppin, F. D., 18, Fernthorpe Rd., Mitcham Lane, S.W.
Couchman, Maggie, 11, Pimlico Rd., S.W.
Cox, J. J., 57, Dover Rd., Sth. Wanstead, Essex
Cunis, J. A., 29, Arnside St., Rusholme, Manchester.
Curtis, G. M., Miss, 17, Pulteney Bridge, Bath
Crankshaw, E., 59, Poplar St., Bolton
Crier, F. D., Hawthorne Cottage, New Heston, Hounslow
Crowsley, A. B., Sandown House, Rockingham Rd, Kettering.
Croydon, J., Mrs., 3, Woodland Terr., Westbury-on-Trym, Bristol.
Crighton, D. W., 129, Nethergate, Dundee.
Clark, H., c/o Fraser, 17, Craigie St., Crosshill, Glasgow.
Clarke, A., Beulah Villa, King's College, Taunton.
Cox, Mrs., Western Rd., Erdington, B'ham
Daniels, C., Mrs., 2, Lochrin Pl., Edinburgh.
Dark, G. M., 21, Talfourd Ave., Reading.
Darvell, L. A., Mrs., 19, Staplehurst Rd., Lewisham, S.E.
Davis, W. L., 18, Beldon Rd., Gt. Horton, Bradford.
Deas, S., 11, West Campbell St. Glasgow.
Dexter, C., 8b, High St., Folkestone.
Dodson, Alice T., 74, North View, Westbury Park, Bristol.
Dodds, Mrs., 86, Harbord St., Fulham Palace Rd., S.W.
Dobing, W. H., Haughton-le-Skerne.
Downs, W. J., Mrs., 1st Northampton Regt., Devonport.
Druitt, W. G., Hebers Ghyll, Gordon Rd., S. Woodford.
Duff, W. W., c/o Martelland, 16, Dalhousie St., Glasgow.
Durward, D., 39, Cranbrook Park, Wood Green, N.
Duncan, A., 1st Gloucester Regt., Portsmouth.
Dunigan, A., Mrs., 896, Gt. Eastern Rd., Parkhead, Glasgow.
Dudley, A. F., Mrs., 100, Cromwell Rd., Grays, Essex.
Deane, A., 239, Westminster Bridge Rd.
Durrant, R., 18, Lady Margaret Rd., Southall.
Edwards, E., Capworth St., Leyton.
Edwards, W. F., 64, Milward Rd., Hast'gs.
Eite, E., 24, Bute Ave., Lenton Sands, Nottingham.
Ellis, C. M., 412, Albany Rd., Camberwell.
Ellis, A., Miss, 171, Clarence St., Sheff'd.
Ellis, F., 37, Duppas Hill Lane, Croydon.
Emmett, Pte., Irish Guards, Guards Depot, Caterham.
Enderwick, T., 23, St. Matthias St., Burley, Leeds.
Etherington, Mrs., 3, Victoria Parade, London Rd., Norbury.
Evans, G., East St., Llantwit Major, nr. Cardiff.
Edwards, W., 40, Aylesbury Rd, Walworth, S.E.
Facey, F. H., 12, Kelvin Grove, Sydenham, S.E.
Fenn, H., 3, Belle Vue Rd., Ramsgate.
Fenn, J., 13, Woodfield Rd., Crumpsall, Manchester
Fisher, S. H., 66, Grove Lane, Camberwell, S.E.
Fisher, J., 153, New Bridge Rd., Hull.
Flamank, A., Shalford, Guildf'd, Surrey.
Forbes, R. H., Gable Cottage, Hersham, Walton-on-Thames.
Franklin, W. J., 42, Tritton Rd., West Dulwich, S.E.
Fraser, Donald, 22, Chesthunte Rd., Lordship Lane, Tottenham, N.
Francis, James, 50, Alexander Rd., Acocks Green, Birmingham.
Freer, S. S., 109, South St., Ponders End, Enfield.
Fry, Bertha, Mrs., "Arundel," Fasenden Rd., Guildford, Surrey.
Franks, H. E., Gardenside, Rye, Sussex
Gaigs, H., 47, Milton Rd., Westcliff.
Gardner, W. W., Co-operative Bldg., Wellesley Rd., Methil, Fife.
Gaylor, Miss, c/o 10, Alpha Rd., Camb'ge.
Gebbing, A., 47, Park Rd., Harringay, N.
Gellett, Mrs., 74, Ullswater Rd., Southgate, N.
Gentry, H., 59, Ashburnham Rd., Southend-on-Sea.
Gibbons, G., 17, Powell Rd., Devonshire Rd., Chiswick
Gill, Mrs., 9, Stratton Terr., Truro.
Granville, Mrs., 6, Upper Pyke St., Barry Dock, Glam.
Green, G., 21 King's Rd., Aylesbury.
Gledhill, H., 17, Commercial Rd., Pimlico, S.W.
Glenrose, Mrs., 18, Lime Grove, Shepherd's Bush, W.
Goodbarn, W., 125, Wenbarn Rd., Winton, Bournemouth.
Goodall, A., Glastonbury, Maybury Rd., Woking, Kent.
Gould, P. C., 90, Cann Hall Rd., Leytonstone, N.E.
Graham, T., 15, Kittock St., East Kilbride, Glasgow.
Greenwell, J., 4, Cambridge Terr., Gateshead-on-Tyne.
Gregory, D. W., Canteen, The Barracks, Hamilton, N.B.
Green, A., 27, Partridge Rd., Cardiff.
Green, E. P., 53, Tavistock St., Bedford.
Griffiths, Mrs., 25, Warm Wen Terr., Swansea.
Grimshaw, J., 23, Westgate, Hale, Altrincham.
Gronett, Cpl., H. Co., The Barracks, Beverley, Yorks.
Gibbons, H., c/o J. Thompson, Ltd., Hanover St., Liverpool.
Greaves, W. H., Woodrow Cott., Middle St., Bishopstoke, Southampton.
Greaves, A., Swan Arcade, Bradford.
Hammerton, R., 1, Beresford Rd., Kingston, Surrey.
Hanson, P. H., 11, Lessingham Rd., Tooting, S.W.
Hall, James, 4, Woodbine Terr., Hexham, Northumberland.
Hall, W. H., 69, Alexander St., Newcastle-on-Tyne.
Hall, W., 67, Falsbrook Rd., Streatham.
Hallett, F., 10, Waldemar Rd., Wi'bled'n.
Hanratta, J., 13, Clure Brae, Port Glasgow, Scotland.
Harding, G., 30, Portsmouth Rd., Guildford.
Hardy, L., 6, Nelson St., Chester.
Harper, E., 31, Osborne St., Hull.
Harpley, A., Necton, Swaffham, Norfolk.
Harriss, A., Warrendon, Woban Sands.
Harriss, E., 36, Sloane St., Brighton.
Harriss, F., 45, Eastley Rd., Taunton.
Harry, E., 60, Crawn St., Morriston.
Hayler, 1, Darlcote Rd., Wandsworth Common, London.
Heard, C. E., 16, Well St., South Hackney, London.
Henderson, W., 262, Chestham Hill, Dukinfield, Cheshire.
Herberts, H. 54, Spring Rice Rd., Lewisham, S.E.
Heaketh, W. H., 2, Baldovan Pl., Harehills, Leeds.
Hilyer, Hilda, Pittville Gates, Cheltenham.
Hill, S. R., 10, Pound Tree Rd., Southampton.
Hill, A. E., Mrs., c/o Miss Bull, Hope House, Crow Rd., Norwich.
Hindle, L. M., 386, Ripponden Rd., Oldham, Lancs.
Hands, A. S., Melsonby, Holland Ave., Sutton, Surrey.
Higgs, F., Longworth, Farringdon, Berks.
Hicks, L., 127, Park Hill Rd., Harborne, Birmingham
Hicks, Frances, 52b, Palace St., Buckingham Gate, London.
Hostil, A., 4, Link Pl., Leith, Scotland.
Hopps, W. T., The Pharmacy, Albert Rd., Stechford, Worcs.
Hopwood, W., 7, Derby St., C.-on-M., Manchester.
Hopton, D., 20, Lower Granton Rd., Trinity, Edinburgh.
Hobbs, A., 33, Swinburne St., Hull.
Holmes, A., 11, South St., Longsight, Manchester.
Holloway, R., 12, Fleet St., Torquay.
Hodges, Thos., 23, High St., Hitchin.
Hubbard, B., 108, Norfolk Rd., Seven Kings, Essex.
Huband, Millicent, 44, Torrington Sq., W.C.
Hughes, E., 1, German St., Oldham Rd., Manchester.
Humphries, W., Vine Cottage, Balham Hill, S.W.
Hunter, G. M., Miss, Hill House, Gt. Thurlow, Suffolk.
Hurley, M., Mrs., 116, Ramuz Drive, Westcliff-on-Sea.
Hutt, F. W., 53, Icils St., Liverpool.
Hyland, F., 39, South Hill Rd., Dingle, Liverpool.
Hodnett, L.-Cpl., G. Co., 2nd S. Staffs, The Barracks, Lichfield.
Hughes, M., Miss, 10, Hawkwood Villas, Chingford.
Harbutt, W., 32, Liverpool Rd., Islington.
Hills, J. L., 76, Westfield Rd., King's Heath, Birmingham.
Hodgson, J., 19, Gladstone St., Workington.
Hogarth, E. M., 44, Victoria St., Paignton.
Hunt, W., 45, Horse Fair, Birmingham.
Ingram, A. J., 44, Fernshaw Rd., Chelsea, S.W.
Innes, R., Mrs., 73, Falcon Rd., Edinb'gh.
Jackson, A., 33, Fernlea Rd., Harwich.
Jackson, A. T., Bank House, New Tredegar, Mon.
Jackson, W. J., Desamore Villa, Strandtown, Belfast.
Jacob, C. W., 125, St. Peter's St., Lowestoft.
James, E., 37, High St., St. Peter's, Thanet.
Jones, B., Miss, 26, Stowe Rd., Shepherd's Bush, W.
Johnston, Matt, The Kloof, Cambuslang, Glasgow.
Johnston, Thomas, 51, Clapham Rd., Anfield, Liverpool.
Jones, Llew, Ashgrove, Ponthenry, nr. Llanelly.
Jones, T. O., 22, Syren St., Kirkdale, Liverpool.

Print above in alphabetical order as many names as space allows. A complete list of Special Prize Winners may be seen at the 'John Bull' Offices.

RACING NOTES.

By W. Lotinga.

Prophetic.

At Gatwick to-day (Wednesday) Loch Garry will win the Juvenile seller if saddled. Snow Serf has a chance in the County Nursery, for, although meeting horses like Eastwick on worse terms than at Newmarket, the big filly can have strong handling to make her run straight. Thursday's Orleans Nursery at Esher shows Kiltoi and Wenbury as nicely weighted. Aiglon should take the Foal Stakes, but the best thing is

Newmarket

for Friday's Wheatsheaf Handicap. So, too, will another Kempton defeated one in

Diadumenos,

specially saved from Newmarket for Sir Edgar Vincent's home meeting, make amends in the Great Sapling Plate.

For the Cambridgeshire, I still think that

Mordred or Polkerris

will be the winner.

SPORTING REPLIES.

Bob Wilson.—G. A. J. (Highbury) complains of this bookie.

O. Cunliffe (Rochdale).—S. C. (London).—Your wire is a little ambiguous. Had you been in the habit of always betting in pounds?

A. Arthur (Albemarle Street).—W. H. H. (Greenwich).—Have you yet received a settlement of your account?

H. and T. McAlinder (Belfast).—"Orby" (Mayo).—Let us know if they have yet settled over Golden Rod. We are compiling a Directory of Safe Firms, and you had better wait for it before betting further.

Melbourne Cup.—J. R. (Aberdeen).—Run in November. Write to Mr. Adams, Hobart, New Zealand.

Howard and Weston.—Punter.—Quite respectable.

Commerciale Agence de Kriens (Bertram et Cie).—T.W.D. (Brough) and E.R.B. (Southampton)—These people are in no sense "banquiers." Their headquarters consist of the upper floor of a small country cottage, practically without any furniture, and apparently in the care of an old lady who calls occasionally for letters.

Harry Appleton.—Tyke—Mr. Appleton, of 79 and 81, Borough High Street, S.E., also carries on football business at Rheinfelden.

Cambridgeshire.—Ontop—Write to the Totalisator, Lucerne.

J. F. AWBERY TAKES UP FOOTBALL.

The latest enterprise of Mr. J. F. Awbery, the famous Calcutta Sweepstake winner, and whose Cesarewitch and Cambridgeshire draws have been conducted under the supervision of our Special Representative, is the inauguration of a sweepstake upon the Football Cup, and having regard to his high reputation for straight-forwardness, we have no doubt his new venture will prove a big success. Readers desiring further information should write direct to Mr. J. F. Awbery, Lucerne, Switzerland.

A NICE DOUBLE.

One of our readers has just received a cheque for £125 from Mr. J. Beresford, of County Buildings, Corporation Street, Birmingham, in connection with a double of 500 to 1 to 5s.

H. DIAMOND'S SWEEPS.

The Draw for H. Diamond's Cambridgeshire Sweepstake took place on Tuesday under the superintendence of our special representative, whose report will appear next week. In connection with the November Handicap sweep Mr. Diamond announces that the prize money is increased to £1,500. Readers desiring further information should write direct to Mr. H. Diamond, Lucerne.

FOOTBALL FANCIES.

By Tottenham.

In the following selections the names of likely winners are printed in *italics!*—

English League (Division I.)

Blackburn *v.* Bolton.	*Sunderland* *v.* Notts. C.
Bradford C. *v.* Arsenal.	Spurs *v.* *Aston Villa.*
Everton *v.* *Newcastle.*	W. Brom. A. *v.* Oldham.
Middlesbro' *v.* Newcastle U.	*Manchester C.* *v* Chelsea.

Division II.

Barnsley *v.* Wolves.	Huddersfield *v.* *Hull*
Birmingham *v.* Glossop.	Leeds *v.* Burnley.
Blackpool *v.* Bradford.	*Bury* *v.* Stockport.
Bristol C. *v.* C. Orient.	*Grimsby* *v.* Preston N.E.
Fulham *v.* Leicester F.	*Notts F.* *v.* Lincoln.

Southern League.

Brentford *v.* Bristol R.	*Plymouth* *v.* Watford.
C. Palace *v.* Merthyr	Queen's Park R. *v* *Swindon.*
Gillingham *v.* Exeter.	*Reading* *v.* Brighton.
Northampton. *v.* Portsmouth.	Southampton *v.* *Coventry.*
Norwich *v.* West Ham.	Stoke *v.* *Millwall.*

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CASTLETON	7 to 2	ADAM BEDE	100 to 9
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PATRICK FARLEY,

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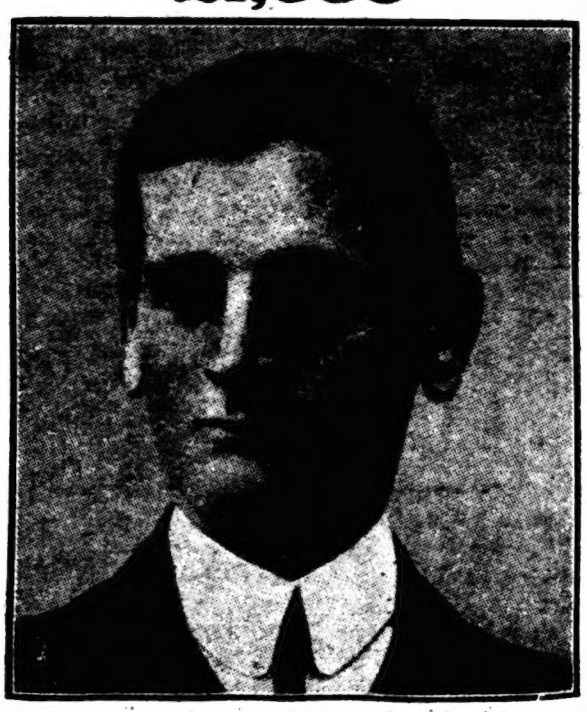

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